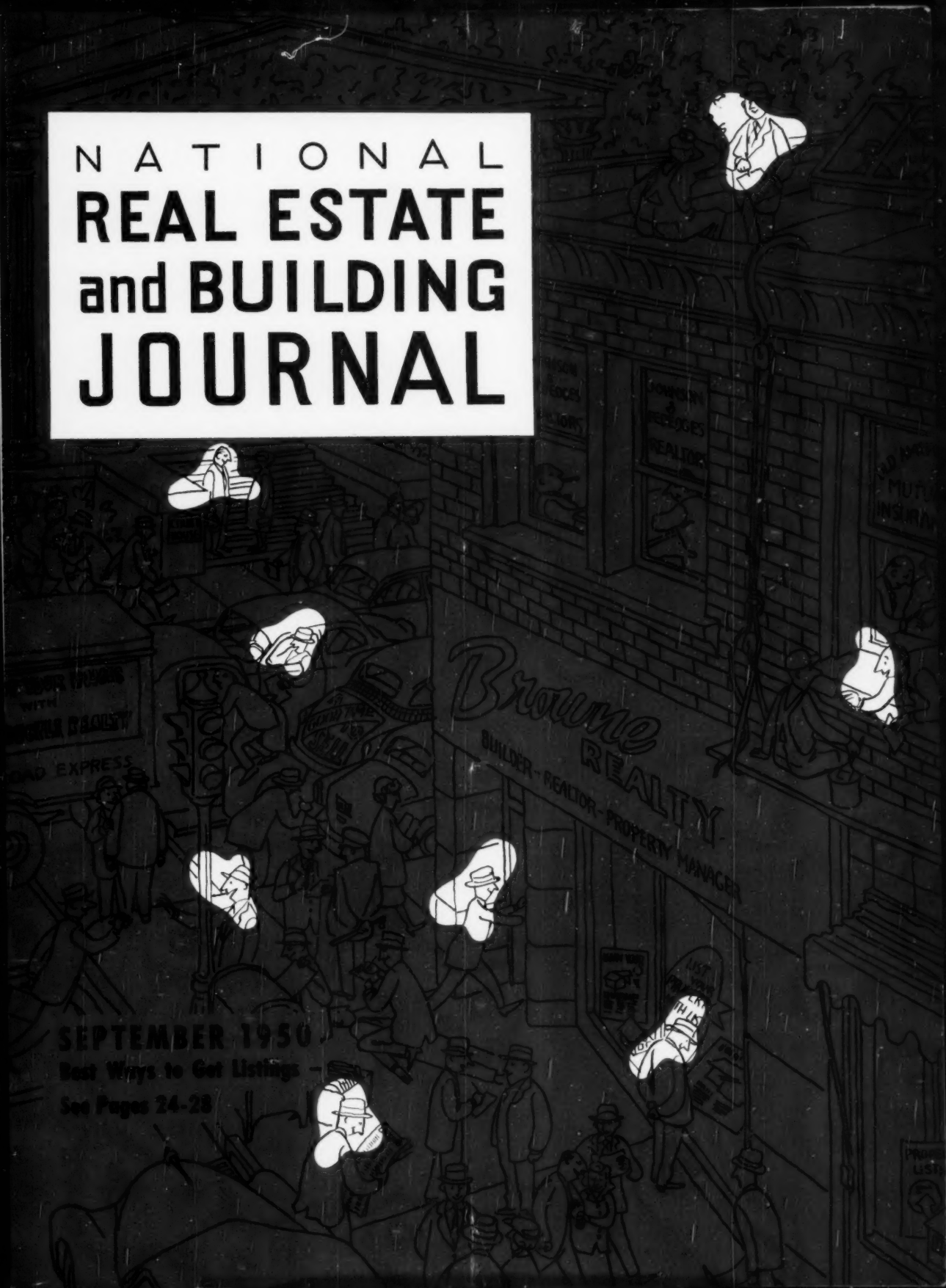


NATIONAL REAL ESTATE and BUILDING JOURNAL

SEPTEMBER 1950

Best Ways to Get Listings -
See Pages 24-28





Traditional 2-story, Williamsburg Village, Skokie, Ill.



Ranch Type, Pine Tree Village, Winnetka, Ill.

Irvin A. Blietz, Chicago,
pioneer and builder of
"Villages within Villages",
says:



Tri-Level, Williamsburg Village, Skokie, Ill.

*"We use SHEETROCK in homes
costing up to \$85,000—buyers get the fine
quality they expect and deserve!"*

Quality plus quantity is the Blietz policy, and SHEETROCK wallboard delivers on each count. The laminated Double Wall system builds extra strong and rigid interiors worthy of the finest homes. Rooms with walls and ceilings that stay superbly smooth.

"In our less expensive homes, we use SHEETROCK in single layers and our construction costs are reduced because: it goes up fast, covers large areas, minimizes surface preparation before decorating."

Learn how SHEETROCK, double or single, can perform for you. Your building supply dealer handling SHEETROCK has the facts; or, contact your U.S.G. representative.

*There is only **ONE***

SHEETROCK

T. M. Reg. U.S. Pat. Off.

The Fireproof Gypsum Wallboard

REGULAR

BLEACHED MAHOGANY

WALNUT

KNOTTY PINE

INSULATING



United States Gypsum

For Building • For Industry

Gypsum • Lime • Steel • Insulation • Roofing • Paint

If building is
your business

BRIGGS *Beautyware*

IN COLOR is **GOOD** business!



Fixtures illustrated in Sea Green are: Prince reverse-trap closet combination; Whitman ledge-back vitreous china lavatory; Cadillac recess tub with wall-surface-fitting.

Where else for \$14.50 more can you get a sales clincher that makes any house look as though it cost \$1000 more? Nowhere but with *Briggs Beautyware*! For Briggs fixtures in color are absolutely unique. Actually cost only 10% more per set* than white . . . yet lend such an air of individuality and smartness that the entire house

looks *custom planned*. Big builders discovered this the day Briggs announced its unprecedented low price (and are bigger than ever as a result). Discover for yourself what *good business*—what a *fast building business*—you, too, can have when you specify Briggs Beautyware in color! Briggs Mfg. Co., 3001 Miller Ave., Detroit 11, Mich.

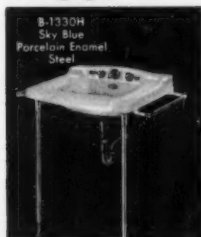


Merit Award granted by American Society of Industrial Engineers for excellence in engineering and manufacture.

COPY 1950—BRIGGS MFG. CO.

Briggs four famous fixture colors—plus white

*10% extra charge for colored ware applies to complete sets including brass fittings.



Step Inside...

and see what **CURTIS**
means by **quality**



Quality is a word that is easy to use—but often hard to demonstrate. But in Curtis wood kitchen cabinet units, "quality" becomes a definite, tangible asset—not only for the kitchen planner, but for the owner as well. Here are some of the many features of sound construction and good design that give the home-owner more for his money in Curtis cabinets.

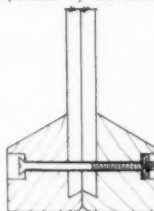


Strong and True

Illustrated on the right is a section of the union of two cases (front corner posts). The strong, space-saving construction of Curtis cabinets appeals to both home-owners and contractors.

Sound Drawer Construction

Drawers in Curtis cabinets are dovetailed at all four corners (A). Back, front and sides are plowed near their lower side, (B), the Curtis Prespine bottom panel is inserted in plow before sides are joined by dovetail.



Ample Toe Space

Note ample toe space at bottom of cabinets—two inches—to eliminate marring cabinet and scuffing of shoes. Beautifully styled hardware is furnished with cabinets, and they come painted two coats.



Curtis PRESPINE

Doors and panels are made of Curtis PRESPINE—a superior new Curtis wood product made exclusively for use in Curtis Woodwork. Prespine provides a beautiful paint surface—no grain raising or checking.

Curtis cabinets are made in 20 basic unit types and a total of 70 sizes to fit any size or shape of kitchen. Cabinets are designed to permit rapid installation. Let us give you full details about Curtis kitchen cabinet units, Curtis Woodwork and Silentite Windows. Mail the coupon!

Curtis makes a complete line of architectural woodwork for the modern home.
Make your next house "all Curtis."



Curtis Companies Service Bureau
RJ-9K Curtis Building
Clinton, Iowa

Gentlemen: Please send me literature on Curtis kitchen cabinets and other Curtis Woodwork.

I am () architect () contractor () prospective home builder () student. (Please check above).

Name.....

Address.....

City.....State.....

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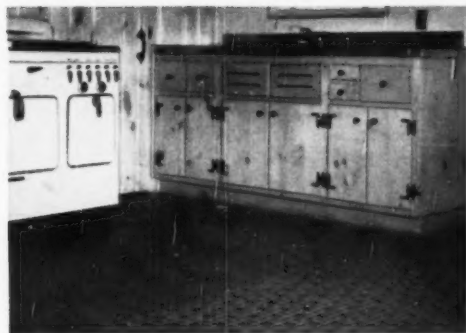
costs come down when tile goes on!



Living Room



Dining Area



Kitchen

It's like putting money in the bank when you put Mosaic Ceramic Tile on your floors and walls . . . for the money you save every year, in maintenance alone, really adds up!

Entrance Hall



Tile Floors in
M. G. Parnell
Residence,
Cincinnati, Ohio

Mosaic Ceramic Tile cuts costs for you from the very moment it's installed. Dirt, stains, grime disappear with a minimum of effort, a minimum of expense. Virtually indestructible, its wear-resistance is phenomenal, while its exceptionally hard surface defies efforts to write, scratch, carve or otherwise mar floors and walls covered with this material.

Mosaic Tile's *low* first cost plus *low* maintenance equals *low* overhead . . . fatter returns on your investment.

Get to know tile, its beauty, versatility. Consult your architect, builder, tile contractor or write Dept. 12-13, The Mosaic Tile Company, Zanesville, Ohio, for up-to-the-minute information.

THE MOSAIC TILE COMPANY

(Member—Tile Council of America)

OFFICES IN PRINCIPAL CITIES
OVER 3000 DEALERS TO SERVE YOU

MOSAIC

**For high efficiency
at lowest
maintenance cost...**

REYNOLDS ALUMINUM

Rustproof, corrosion-resistant aluminum needs no protective painting, yet costs about half as much as other rustproof materials. Radiant heat reflectivity is an extra advantage in built-up roofing, and in insulation in walls, under roofs and under floors. This insulation is also an excellent vapor barrier. Check the list below for the products your building can use. It will pay you to specify Reynolds Aluminum.

Reynolds Metals Company, Building Products Section, Louisville 1, Kentucky.

REYNOLDS Lifetime ALUMINUM GUTTERS AND DOWNSPOUTS

FLASHING • ROOFING ACCESSORIES • NAILS

INDUSTRIAL CORRUGATED • WEATHERBOARD SIDING

S-V CRIMP AND CORRUGATED ROOFING AND SIDING

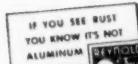
ARCHITECTURAL SHAPES

REYNOLDS ALUMINUM WINDOWS

Residential Casement, Fixed and Picture
(also Aluminum Screens, Storm Sash & Doors)

REYNOLDS ALUMINUM REFLECTIVE INSULATION

REYNOLDS ALUMI-DROME
(all-purpose pre-fab)



MAIL THIS COUPON

Reynolds Metals Company,
Building Products Section,
2016 South Ninth St., Louisville 1, Ky.

From the listing above, I am particularly interested in the following products. Please send complete information.

Name _____ Title _____

Company _____

Address _____

City _____ Zone _____ State _____

"Twenty Questions"

HOW do I go about buying a house? How much can I afford to pay for a home? How much cash do I need to buy a home? What is reasonable value? How much can I borrow on the purchase of a home?

These are five of the topics discussed in a pamphlet titled, "Twenty Questions to Ask Yourself Before You Buy or Build a Home." The booklet is prepared and published by the Charles Ringer Real Estate Company of Chicago.

"How do I go about buying a house?" The Ringer Company's advice to clients on this question is:

"First, study your own family.

"Project a plan for your living for the next 10 years. How large will your family be? How old will each member be? Is it likely one or both of your parents will be living with you? How well assured



is your present occupation? Are you likely to be moved to another place of employment? What are your requirements for schools and churches? What about transportation? Do you like to work in the yard?

"Answer all these questions and you will gradually formulate a plan for your individual house with special emphasis on certain features which you desire.

"If you are buying a new home, be sure that it has been built to comply with FHA minimum standards.

"Then analyze your financial condition: Cash on hand, debts, income, expenses, things you can do without.

"Now start looking . . . looking and talking. Don't try to buy or build, just look. Learn everything about real estate that you can.

"Then pick out a Realtor or a builder who has a reputation for integrity and competence. Tell him what you want, how much money you have, what you can afford.

"You are ready to buy."

The purpose of their brochure, says Morgan L. Fitch, president of the firm, is to try and answer, in every-day language, some of the questions on home financing which most families have in mind when they set out to buy a home.



GEORGE PAUL, Architect

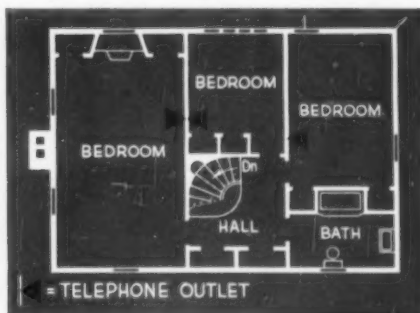
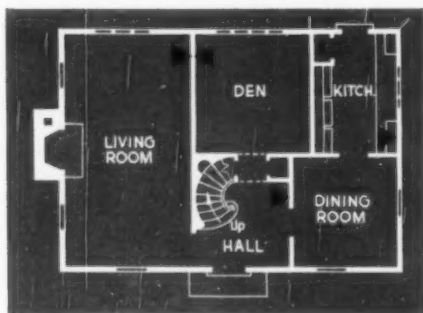
PLAN A HOME WITHIN A HOME— FOR TELEPHONE WIRES

Give telephone wires a place of their own and they'll never interfere with attractive walls and woodwork. Built-in raceways conceal telephone wires. And they provide for telephone outlets at the right places—a real convenience for home owners.

Simple wiring channels can be installed easily while a home is under construction. A few lengths of

pipe or tubing, placed inside the walls, will carry telephone wires to the planned outlets. The slight additional cost is more than offset by customer satisfaction.

For homes large or small, your Bell Telephone Company will be glad to help you plan modern telephone arrangements. For free telephone planning service, call your Telephone Business Office.



BELL TELEPHONE SYSTEM

Building ideas for today

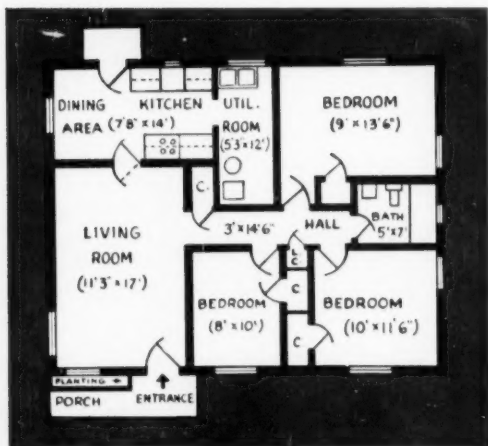


Meet Mr. M. T. Broyhill and his two sons (M. T. Jr., left, and Joel T., right) leading Washington builders and developers. They asked homeseekers "What sort of a home do you *really* want?"

Here is a capsule of the answers: 74% said, "I want ram-

bler!" 63% said, "I want 3 bedrooms!" 83% said, "I want a General Electric Kitchen!"

The Broyhills designed a home to meet these specifications. What followed is a most amazing success story. All 1000 G-E equipped houses were sold within 60 days!



This all-on-one-floor house is built of brick, has 3 bedrooms, a large living room, tile bath, copper plumbing, dining space, clear oak hardwood floors, furred and plastered walls.

Owners were given a choice of eleven distinctive exteriors; all lots are completely landscaped and include shrubbery.



This is the kitchen 83% of the people interviewed in the survey want in their new homes—General Electric! It includes the G-E Spacemaker Refrigerator, G-E Speed Cooking Range, G-E Dishwasher, G-E Disposall® Unit, G-E Steel Cabinets and G-E Texolite® Counter Tops. Yet, the complete house sold in the \$10,000 class!

— from Washington !

Take a tip from an enterprising Washington, D. C. builder and developer who asked thousands of homeseekers what they really wanted . . . then built houses to their needs . . . and sold all 1000 General Electric equipped houses within 60 days!!



ADDITIONAL PROFIT . . . LESS SELLING EXPENSE . . . MORE SATISFIED HOMEOWNERS

. . . when your houses are equipped with General Electric Kitchens!

TODAY, MORE THAN EVER, people all over the country want complete General Electric Kitchens in the homes they buy.

And that's *good* for you!

It means you can realize an additional profit on your houses. The cost of the General Electric equipment is simply included in the selling price of the house. People recognize this additional value. Furthermore, you can include G-E Kitchen equipment in your homes for as little as \$4.80 a month under the "Packaged Mortgage" Plan.

It means that your selling costs may be reduced. Builders all over America report that their General Electric equipped houses sell much faster than those in the

same areas that do not offer all-electric living!

It means that your buyers will be more satisfied with their modern, all-electric home that eliminates drudgery in the kitchen!

So see your local General Electric distributor. He will be happy to work hand in hand with you on your projects.

Remember that G.E. offers you the brand of electrical appliances that people prefer to all others . . . tested merchandising programs . . . one source of supply for matched equipment . . . assistance in designing and improving kitchen layouts. And most important: G-E *dependability!*

Home Bureau, General Electric Company, Bridgeport 2, Connecticut.

You can put your confidence in—

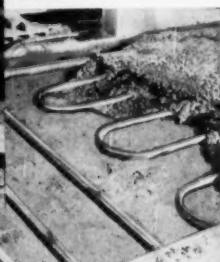
GENERAL ELECTRIC

WARM DRY ON-THE-GROUND CONCRETE FLOORS



(Above)
Pouring a regular Zonolite
concrete floor.

(Below)
Details of radiant heat
installation with Zonolite
concrete.

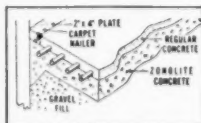


ZONOLITE* Self-Insulating Floors Sell or Rent Homes Faster!

Zonolite concrete floors prevent condensation—block loss of heat into the earth, and by minimizing heat lag, permit more accurate and immediate response to thermostatic control. Because of these qualities Zonolite concrete rids you of the problem of cold, clammy floors.

What's more, your prospects know that Zonolite is their best buy. Through continuous national advertising in the Saturday Evening Post, American Home, Better Homes and Gardens, and regular nationwide publicity, they have learned to look and buy where the Zonolite Job Signs are displayed!

Zonolite costs less to install too! Light and easy to handle it can be poured right on the ground. Write today for construction details, absolutely Free!



Typical use of Zonolite insulating concrete with radiant heating coils.

ZONOLITE COMPANY

135 South LaSalle Street
Chicago 3, Illinois

Zonolite Co., Dept. NRE-50
135 S. LaSalle St., Chicago 3, Ill.

Mail me free information on applications of Zonolite concrete for on-the-ground floors.

Name.....

Address.....

City.....

State.....

*Zonolite is a registered trademark

AT LUMBER OR BUILDING MATERIAL DEALERS

"Business As Usual"

By R. O. EASTMAN*

IF YOU'RE an old-timer on our mailing list, and have a good memory, you might rub your eyes and say, "This is where I came in". For this was the heading of a letter we sent out on January 12, 1942, right after Pearl Harbor — "Business As Usual".

It was a risky theme then, something of a shocker for anyone to have the audacity, in the face of the nation's and the world's greatest crisis, to stand up and preach that such a sordid thing as "business" can go on "as usual".

Well, we found out, didn't we? The war was won, if you can call it won, by American business. By "big business", so well organized and so flexible that even the miasma of confusions and controls couldn't lick it. And by "little business", doggedly carrying on in the face of both necessary and un-necessary handicaps.

With all due credit to the men who did the fighting, and nobody can take that away from them, about the only thing that America had that none of its enemies or even its allies had to match, was the resources and resourcefulness provided by American business.

So now we're tricked into another war to prove the thing we just demonstrated!

Let's indulge in some wishful thinking. That the American people — and organized labor — and the government at Washington — may have learned at least partly the lesson that we have failed to teach to the rest of the world.

American business just can't take a licking, for, when it does, the country's done for, and there's nothing left to fight for or to fight with.

But there's a new twist to the theme "Business As Usual" this time. We call this a new crisis. What's new about it? How far back do you have to think to remember a time that there wasn't a new crisis?

We've all been on a merry-go-round for so long that the only thing that should make us dizzy would be to have it come to a stop.

Nothing surprises us any more, or, at least, nothing should.

So let's get on with our business as usual. Let's face the facts.

Fact Number One is that more than ever before in our lives we've got to pick our way. We've got to be ready to face changing conditions almost from day to day, and to *know what they are*.

Does this mean that long-range planning is out the window? Not at all. You can think ahead and plan ahead and even dream ahead as much as you please — life wouldn't be worth much without that.

But it does mean that with the uncertain ground you're covering, you've got to watch your feet as well as the road signs.

You will never get where you're going unless you know for sure where you're at *today*.

*Mr. Eastman, president of the Eastman Research Organization of New York, has attracted wide attention for his poignant thinking on the problems that confront business organizations under today's conditions.



What do the back fences say about you?

One neighbor tells another. And the builder who installed Bryant automatic gas heating always rates high in those confabs . . . continues to win more clients over the back fences, too!

Customer satisfaction is built into Bryant equipment. It's drawn in by the product designers, kept safe by the finest automatic controls, retained by the heavier construction that assures longer service life. The user is better satisfied . . . more pleased with the builder who gave him *quality* heating.

Yes, and Bryant lends a helpful hand in other ways. The Bryant distributor offers a single source for most every type of gas heating equipment. He furnishes valuable engineering assistance, maintains an adequate warehouse stock. He stands ready to work with you on every job, from single installation to large project.

If you are interested in having what's said over the back fences mean more clients for you, keep installing Bryant heating!



The most complete line of gas heating equipment in the nation

Bryant Heater, Dept. 276,
17825 St. Clair, Cleveland, Ohio
() Send me the new booklet that tells
the Bryant story. () Have your distributor call on me.



Name _____
Company _____
Address _____
City _____ State _____

How American Houses, Inc. aids

Once again—as in World War II—in Military Housing. Described here Housing project now under



John C. Taylor, Jr., Pres. of American Houses, Inc., signs Fort Bragg contract. Looking on are sponsors C. B. McNairy (left) of T. A. Loving Co. and W. H. Weaver (right) of Weaver Construction Company.



Photograph above shows construction under way at Fort Bragg, N. C.

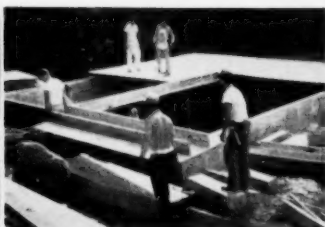
Rendering below shows plan of Mallonee Village at Fort Bragg, N. C.



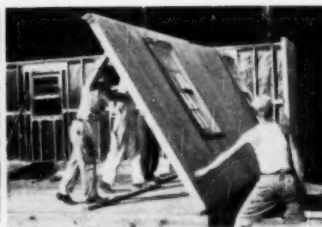
THE MODERN WAY TO BUILD SOUNDLY AND PROFITABLY IS WITH



House arrives on truck



Floor sections go into place



Wall units being erected



Partitions erected

Military Housing

**American Houses, Inc. participates
in the \$10,000,000 Military
construction at Fort Bragg, N. C.**

In 1949, more than a quarter million new family dwelling units were needed at peace-time military installations.

Then came the Korean War—the rearmament program—increased peace-time armed forces in the future. And more Military Housing.

Thus, in less than a year, Title VIII of the National Housing Act (Wherry Act) has been spotlighted!

The Wherry Act encourages and enables private enterprise to produce the vast number of rental units needed to provide decent living quarters for the families of personnel stationed at military installations of the Army, Navy, Marine Corps and Air Force throughout the country.

American Houses, Inc. is participating in the construction of Military Housing Projects. Now underway is the \$10,000,000 Mallonee Village on the military reservation at Fort Bragg, N. C.

The Fort Bragg project is one of the first to be built under the Wherry Act. It consists of 1,000 dwelling units on a tract of 160 acres. The dwelling units are all brick veneer and include one-story, three-bedroom, detached houses—and garden apartments containing two, four, five and six-family units. When finished, Mallonee Village will be an attractive, self-contained community with its own shopping center and all modern conveniences for its tenants.

Construction is moving rapidly and American Houses, Inc. is delivering houses at the rate of 200 per month—ten every day.

American Houses, Inc. was founded in 1932. Its preeminent position today in its chosen field of producing structural parts for both individual houses and apartments, is due largely to a system of construction which affords builders and architects a flexibility of design and exterior treatment based upon modular planning.

The product, system and service of American Houses—whether for military or private housing—is now available to additional well-established builders. If you operate east of the Mississippi, we invite your inquiries.

AMERICAN HOUSES, INC.

165 West 46th Street, New York 19, N. Y.

BRANCH OFFICES

Richmond, Va. • Washington, D. C. • Knoxville, Tenn.

PLANTS

Allentown, Pa. • Lumberton, N. C. • Cookeville, Tenn.



Garden-type apartment at Fort Bragg, N. C.



Smaller single family house at Fort Bragg, N. C.



Larger single family house at Fort Bragg, N. C.

**SEND FOR THIS BOOK ON
FORT BRAGG!**

Gives you the story in
detail of this outstanding
military housing project



THE PRODUCT, SYSTEM AND SERVICE OF AMERICAN HOUSES, INC.

Photographs by Rodney McCay Morgan



Pre-cut and notched
ceiling joists being erected



Ceiling joists and rafters
going into place



Plywood roof sheathing and
dormers going into place



Roofing and siding
being applied

This Servel All-Year Air Conditioned house was built in the Crestwood subdivision, Birmingham, Alabama by B. G. Brasher. Earl Murray is the architect.

NOW YOUR PLANS CAN

AT LITTLE OR NO EXTRA COST!



OFFSET ITS COST WITH THESE ECONOMIES IN DESIGN

As you plan a building around Servel All-Year Air Conditioning, you'll realize that many of the conventional features of a house no longer have any function. You can use fixed glass, dispense with fireplaces, fans, screens, etc. This way you can often save enough to make up the extra cost of installing the Servel system. Your client will be delighted, for he's exchanging comforts that he enjoys only occasionally for *all-year* comfort. What's more, air-conditioning adds considerably to the resale value of a house —and helps to keep it high



NO SCREENS



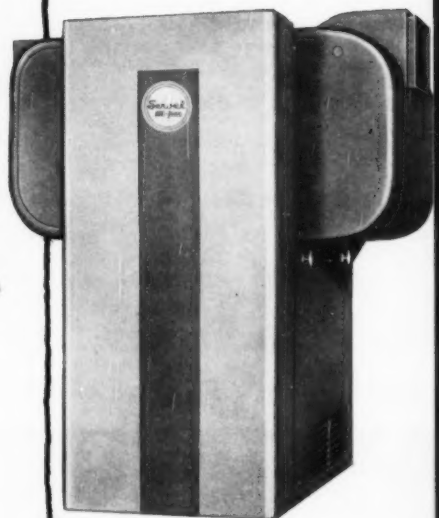
NO ATTIC FAN



NO FIREPLACE



LOWER-COST
WINDOW CONSTRUCTION



INCLUDE *All-Year* AIR CONDITIONING



Of all the elements that can enter into modern home design, no single one makes such a difference as Servel *All-Year* Air Conditioning

When you design a home . . . or office or store . . . around Servel Air Conditioning, it's almost as though you were building it on another planet—a planet where the scorching heat of summer and the bitter cold of winter do not exist. For the amazing new Servel system automatically keeps the temperature and humidity within the building at a comfortable point the whole year round, no matter how hot or cold the weather is outside.

In summer, the Servel cools the air and removes wilting humidity. In winter, it warms the air, adds just the right amount of humidity for comfort. Year-round dirt and irritating pollen are filtered from the air; and it is circulated evenly, without

drafts, through every room. Hay fever and pollen asthma sufferers enjoy blessed relief.

The whole process is completely automatic. Once the Servel Selectrol is set at the desired temperature, no other adjustment need be made all year long. The Servel switches *automatically* from cooling to heating—within the same day, if necessary—to maintain the desired temperature.

You can offer your clients all this year-round comfort at practically no extra cost by eliminating from your home design the details that all-year air conditioning makes obsolete. These include things like fireplaces, attic fans, screens, windows that open and close. The saving will almost cover the cost of the air conditioning.

You can adapt the Servel to any home, any fuel. Ask your Gas Company for details, or write to Servel, Inc., 4010 Morton Street, Evansville 20, Ind.

Servel *All-Year* AIR CONDITIONER

F O R H O M E S • S T O R E S • O F F I C E S

FOR BETTER CONCRETE SLABS, LAY SISALKRAFT OVER SUBFILL



Here SISALKRAFT is shown laid over subfill, with concrete mix being spread over SISALKRAFT and reinforcing rods.

MEMBRANE-WATERPROOFING WITH SISALKRAFT SAVES MATERIALS, TIME and LABOR ASSURES HARDER, MOISTURE-FREE CONCRETE FLOORS

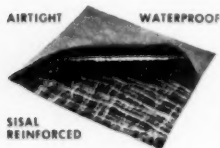
- SISALKRAFT prevents water and cement in concrete mix from seeping into subfill . . . therefore permits specified proportions of water and cement to be maintained for proper concrete density and strength.
- SISALKRAFT prevents concrete from forming "fingers" in the voids of subfill . . . "fingers" that later draw moisture up into slab.
- SAVINGS in concrete, time

and labor more than pay for small cost of SISALKRAFT.

- This SISALKRAFT Method is ideal for basementless homes . . . also for ground floor slabs of commercial structures . . . and for protection and curing of wet concrete.

- STANDARD SIZES: Rolls up to 8 ft. wide. For most areas, SPECIAL BLANKETS can be furnished, made-to-order for exact slab dimensions, up to 26' 6" wide.

BUILT WITH ALL THREE SISALKRAFT PRODUCTS . . . for safe, long-lasting protection AT LOWEST COST!



- SISALKRAFT reinforced protective building paper
- SISALATION reinforced reflective insulation
- COPPER ARMORED SISALKRAFT for Flashing, etc.



See for yourself . . . send coupon for free samples

The SISALKRAFT Co., Dept. NR-9,
205 W. Wacker Drive, Chicago 6, Ill.

Please send samples and data on SISALKRAFT Products.
I am a () realtor; () contractor; () architect;
other _____

Name _____

Firm Name _____

Address _____

City and State _____

The SISALKRAFT Co., Chicago 6 • New York 17 • San Francisco 5

Who's Legally at Fault?

If a flower pot tumbles down from a window sill and strikes a passer-by, who is liable — the owner of the building; or the tenant, the owner of the flower pot?

Despite the almost universal ban on flower pots placed on window ledges, this rule frequently is ignored. Unless the management knows or reasonably should have known of this practice, it cannot be held for any ensuing damages. A building in a large eastern city rented office space on the second floor to physicians and dentists. All tenants were notified at least once a year of the safety rules enforced by the management, including a warning against objects on ledges.

Nevertheless, a secretary to one of the doctors was watering some plants on the sill, when one tipped and fell out of the window. A pedestrian was struck on the cheek by a flying fragment of pottery and was seriously cut. Her attorneys demanded compensation from both the lessor and the lessee.

In this instance, it was a simple matter to place the responsibility upon the tenant. The plaintiff had been injured while walking along a short sidewalk constructed by the owner for the convenience of his service employees. The woman was not a business invitee or prospective client, so that if she chose to take a short-cut on private property for her own convenience, the owner was not liable. Had the accident occurred on the public sidewalk fronting the building, the outcome would have been different. Liability could then have been imposed on the lessor who would have been entitled to reimbursement from his tenant.

If a passer-by sustains injury from a falling object while workmen, under orders from a lessee, are hoisting heavy equipment from the sidewalk into his quarters, does the liability rest on the lessor or the lessee?

The duty of property owners to maintain buildings abutting on the public walks in safe condition applies to temporary as well as permanent structures. Failure to observe this requirement resulted in a judgment for \$25,000 against the owner in a New York case.

A loft building was occupied by printing firms and the lessor consented to a tenant's request for permission to hoist heavy machinery to an upper floor through the front windows. Both the owner and the tenant relied on the common practice of machinery movers to erect barriers and warning signs or to rope off the whole area while hoisting was in progress.

In this case, the movers provided only a watchman who was to remain on duty until the work was finished. For some unknown reason the guard left the sidewalk after the machinery was inside the building but before the hoisting tackle and cable had been removed. A short time later, a heavy wire rope dropped from the window on a passer-by who sustained permanent injuries.

The movers claimed that all reasonable precautions had been taken and that the falling rope must be considered as an "act of God;" they also denounced the plaintiff as contributorily negligent for walking beside a building where hoisting operations were plainly evident.

The tenant's defense was that he had hired an independent, competent and experienced contractor who had complete charge of the job, and that none of his employees had participated in the moving op-

(Please turn to page 13)

HOW *to give them more* *for the money* with the MASONITE HARDBOARD FAMILY



HOW to Provide Crackproof Walls. These super-smooth living room walls will never crack, dent or scuff! They'll hold paint or other finishes indefinitely because they are made of Masonite $\frac{3}{4}$ " Panelwood®. The cabinets have doors of Leatherwood®—a Masonite Hardboard with a surface that simulates Spanish-grain leather.

You can make building dollars go further—to provide more value—if you use Masonite Hardboards. These smooth, rigid grainless panels, made from exploded wood fibers, come in 19 types and thicknesses—each with special uses and advantages. Here's why they provide more house per dollar:



HOW to Specify a Luxury Bathroom—at Low Cost. In this bathroom, Masonite Temprtile® was used for the lower walls and Masonite $\frac{1}{4}$ " Tempered Presdwood® above. Masonite Temprtile is tempered for extra durability and moisture resistance—score lines are pressed in the surface to form a 4" tile pattern. The built-in cabinets are made with $\frac{3}{8}$ " Tempered Presdwood.



HOW to Multiply Kitchen Efficiency. No need to stint on kitchen cabinets, even in the lowest cost home. These cabinets are built with economical Masonite Hardboards, ends and backs of $\frac{3}{8}$ " Standard Presdwood—cabinet doors and counter tops are of Tempered Presdwood for extra wear resistance. Walls are Temprtile.

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Address.....

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State.....

erations. This left the owner to defend the suit for damages.

The court ruled against the owner for several reasons. Since permission was granted for the work, the owner had actual notice that a dangerous activity would be taking place over the public sidewalk. The building superintendent had checked the situation at various times during the day, but made no effort to provide barriers or warning signs when the movers failed to do so. Regardless of the fact that there was no city ordinance requiring such precautions by property owners, the fact that the owner allowed dangerous work to be performed on and above the public sidewalk imposed a duty to prevent injury to pedestrians. The fact that the hazard was temporary did not lessen the owner's obligation to the public.

Suppose water drips from a sign hanging over the public sidewalk, and freezes. A pedestrian slips on the ice, falls, and suffers internal injuries. Against whom is judgment brought — the owner of the building, or the lessee who owns the sign?

While municipal ordinances regulate the height and outward extension of overhanging signs, they make no attempt to impose responsibility for accidents due to negligent maintenance. The terms of the lease usually decide the question of liability.

A Massachusetts case illustrates this point. There, a sign extending over the sidewalk had a sloping roof under which were fastened spotlights, illuminating the merchant's name. Snow and ice accumulating on the sign would melt onto the sidewalk and cause a large frozen area. Specific authority to erect the sign was granted by the lease and the tenant agreed to keep it in good repair.

A shopper on her way to an adjoining store slipped on the sidewalk, sustaining internal injuries. When her demands for compensation from the tenant were rejected, she filed suit against the property owner, stating that the owner had condoned and participated in the tenant's negligence, there becoming equally responsible.

This case went to the Supreme Court of Massachusetts which ruled that the tenant alone was answerable for negligence. Although the sign was erected with the owner's permission and attached to the second story with chains and angle irons, it remained the exclusive property of the tenant. The injuries were not caused by any defect in the building itself and the owner had no way of knowing that the tenant would be maintaining a nuisance.

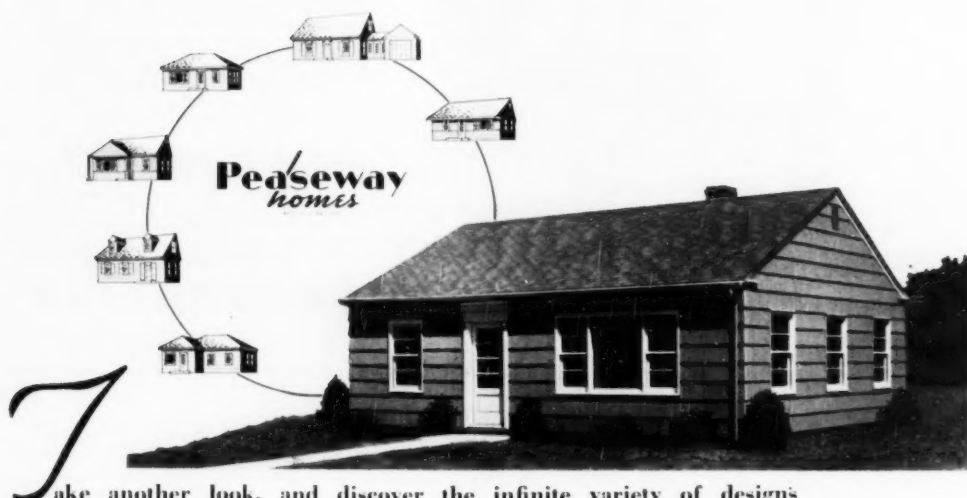
Home Design Contest

The Indianapolis Home Show, Inc., announces a competition for the selection of a house design for their 1951 centerpiece. It is also hoped that this competition will increase the interest of architects, designers, draftsmen and students in a house design embodying the maximum of modern efficient living conditions, with an exterior of truly lasting style and beauty.

Any architect, designer, draftsman, or student in a recognized school of architecture may participate. There are no geographical limitations of eligibility. Any competitor may submit more than one design.

Further information may be obtained by contacting Mr. R. E. Bishop, Architectural Adviser, Indianapolis Home Show, Inc., 1456 N. Delaware Street, Indianapolis 2, Indiana.

Maybe you think you've seen everything —



Take another look, and discover the infinite variety of designs making Peaseway Homes as individual in appearance as they are sound in construction. For facts about dealer franchises write Pease Woodwork Company, Inc., Dept. J-6, Cincinnati 23, Ohio.

A. N. Bontz, Jr., owner of the Bontz Construction Company, which was established in 1922 by his father, is a member of the National Association of Home Builders, Wichita Association of Builders, and Wichita Chamber of Commerce. Seventy-five percent of the homes in Eastborough, one of the residential show places of Wichita, are Bontz-Built. The Bontz organization designs, plans, finances, and builds apartments and commercial properties as well as homes.



**"PERFECT HOME MAGAZINE EMPHASIZES
THE FACT THAT OUR BUILDING GROUP
IS A QUALITY TEAM"**

Says Kansas Builder

A BUILDER'S reputation is directly dependent on his choice of sub-contractors and his material suppliers," says A. N. Bontz, Jr., of Bontz Construction Company, Wichita, Kansas. "Since our company was established in 1922 we have maintained an enviable reputation as quality builders. We believe this is because of our careful selection in using only the best when we build.

"Our building group is very proud of this reputation and we are especially proud to sponsor Perfect Home Magazine because we know that it helps to enhance this community regard. People know that only the best firms available contribute to the creation of a Bontz-Built home.

"Perfect Home Magazine does much more, however, than create prestige. It actually creates business. Clients often come to our offices requesting that we incorporate ideas from Perfect Home in their plans.

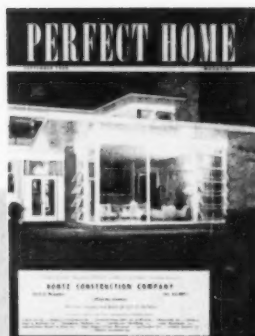
"I heartily endorse Perfect Home for any building group that has a reputation for building good homes. Nothing will verify that fact like Perfect Home Magazine."

Enthusiasm such as this from Mr. Bontz and other blue ribbon users of Perfect Home Magazine is understandable if you have read any issue of this monthly prestige-builder. It is alive with ideas, authentic articles, new information on home design and equipment. Perfect Home is edited to be its sponsor's own publication. The sponsoring company's name appears as the publisher on the front cover page, and the back page lists the leading, reliable local building factors who join the sponsor in publishing it. So well does Perfect Home tell the sponsor's story, that readers frequently congratulate him on his fine editorship.

The cost of sponsoring Perfect Home Magazine is nominal. Under the Perfect Home Plan, editorial preparation, photographic, art and typography costs are shared among its users throughout the nation. Local reproduction and mailing costs are in turn shared among the selected firms who join the sponsor in publishing it. Collectively, these firms establish a strong force for home ownership, for prestige and quality that no one of them could do individually.

Because it is edited only for leaders in the field of real estate, home building and home financing, the publishers of Perfect Home exercise more than normal care to be sure the franchise for its use is placed only with the leaders.

A limited number of franchises for the use of Perfect Home is still available. If you are interested, please address your inquiry to



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**WE ARE NOT BROKERS
WE ARE HOTEL OPERATORS**

"Country Living" for Apartment Dwellers

RESIDENTS of Windsor Park, an apartment house development under construction in Long Island, are to be provided with real "country living," according to plans of the builders, Gross-Morton of New York.

Through the use of a 10-acre private picnic area, complete with rustic tables, benches, and outdoor fireplaces, long trips to over-crowded public parks will no longer be necessary for this new community of an estimated sixteen-hundred families.

In addition to the picnic areas, outdoor playgrounds are being built next to each of the 18 buildings so that children will not have to cross public streets to reach play areas.

Windsor Park offers from three to four and one-half room apartments with uniform rentals from \$79 to \$105, with gas and electricity furnished. Underground garages will be available for \$10 a month. Open-air parking space, located on street-level roofs of the underground garages, will be free. Initial occupancy is scheduled for the fall.

Realtors Promote Paradise

SOMETHING different in American community life is the theme of a promotional scheme for an up and coming settlement in the Sierra Nevada mountains in upper California. An active community with a population of 7000, the town has been called "Paradise" and realtors are capitalizing on the name, the fertile climate and scenic environment in promoting advantages of living here.

At a recent highway-opening celebration for a road between Paradise and Chico, California, signs were placed along the route with such messages as, "Welcome to Paradise — Visit a Realtor," "Realtor Service Doesn't cost — It Pays."

Realtors dressed in top hats and tails handed out brochures, detailing what "Paradise" has to offer, and dances, picnics, souvenirs, and free food were provided during this two-day celebration.

Questions "No-Sale" Commission

Dear Editor:

In the August issue of the JOURNAL under the heading "The Law Says," Mr. George F. Anderson refers to a sales contract between the owner and the broker.

It seems that the buyer was unable to go through with the deal due to his inability to raise the money. Under this condition it would certainly appear that the buyer was not ready, willing and able to buy. I do not therefore see why the broker should have been entitled to a commission. Of course, if the earnest money deposit was sufficient to cover the commission due the broker and it was so recited in the contract I see no reason why the broker could not have collected his commission in this way, but there is nothing in the article which would indicate that he did collect his commission in this manner.

In usual real estate practice it is the understanding that there will be no commission unless the sale is effected and the purchase price is paid. I do not therefore see any occasion for a side agreement between the owner and the broker. — W. A. DAVIS, Anniston, Alabama.

the LFI "Deluxe" TRI-LEVEL

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and . . . the "DELUXE" TRI-LEVEL is engineered for FAST ERECTION—FAST COMPLETION. This means QUICK OCCUPANCY!



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SELLING FEATURES GALORE . . .

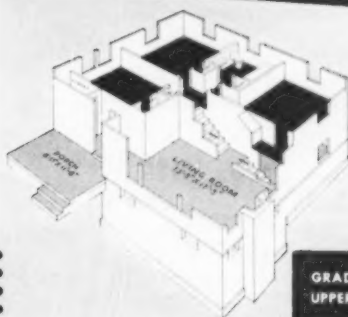
- THREE LARGER BEDROOMS AND BATH UPSTAIRS
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Fort Payne, Alabama



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ADDRESS _____

CITY _____

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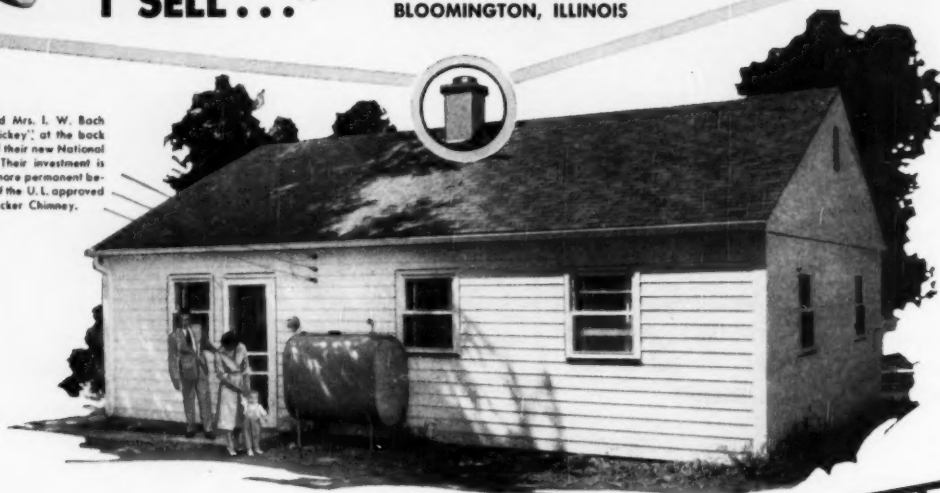
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IN THE NATIONAL HOMES
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and "Rickey" at the back
door of their new National
Home. Their investment is
safer, more permanent be-
cause of the U.L. approved
Van-Packer Chimney.



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keep our jobs on schedule
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helps can install it exactly
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complete it in 97 minutes."
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Build section on section to completion in
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of houses you plan to build or ship. There is a distributor
near you for prompt service.

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Let's Strengthen Our Ad Contact

I WISH something could be done to improve spectacularly the greatest single contact between the home-buying public and the home building and real estate industry — the classified advertising pages in our daily newspapers.

In the mass, the average classified "homes for sale" page is about as lively as a government bulletin on the propagation of the tropical papaya bush. Any family that wades through the dull-as-ditch-water recitals that emanate from most sellers of homes certainly must be sold in advance on the idea of buying. There is little word-magic to spark their interest.

Yet homes are warm, living forces in our lives. Homes — any home — can make good copy. Why then do so many of us write such utterly lifeless descriptions?

The principal answer is that we don't write like we talk. We bog ourselves down in a listing of the bare specifications of a house, as if we were preparing a lawyer's brief. That's the way it has been done for countless years, and that's the way we intend to do it. And then we go out to try to sell some of that property and we use human, vivid words that paint pictures and draw on the imagination.

A second reason is that most home builders and realtors consider ad-writing as something to do on the run, or if there is time left at the end of the day, or when the classified ad salesman arrives to pick up their copy. And they let just any salesman or office boy try his hand at ad-writing.

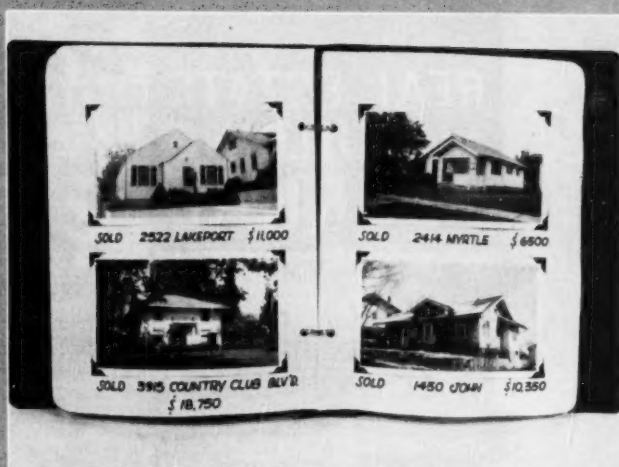
We could — if we tried hard enough — make classified real estate pages sizzle with interest. Ads pay off now, but they could pay off even more, if it were fun to read through the ads — just for the emotions they awaken, or the dreams they spin, or the human situations they describe. And the composite effect would be a powerful force to influence home ownership.

As the first gun in a determined campaign to awaken the industry to the possibilities, the *Journal* next month is publishing a keen analysis of what's wrong with today's ads, and what can be done to improve them. For this feature, we asked the ad-writing experts on 15 large newspapers — the men who have made classified ads their business and who know what pulls and what doesn't — to give us their viewpoint. Some of the answers would make your hair curl. These men admit that our industry is their best customer, but they agree that it is not abreast of its opportunities. Strangely enough, they are not all hollering about abbreviations and puny space. They have some simple, easy rules to follow — many of them which have never been stressed or said before.

Let's lift our sights. Let's explore every secret of successful advertising that will help sell homes. Collectively we are spending the money to do the job right.

Let's put good real estate advertising copy as the responsibility of the front office — the private front office — and give it the attention that it deserves.

the editor



Above: Portfolio showing homes and selling prices for a particular neighborhood will help in convincing an owner of a marketable price for his own property. Left: As an approach to a cooperative reception in door-to-door canvassing, stress the desire of a specific prospect to purchase a property in that same neighborhood.

Best Ways to Get Listings...

THE RUSH to buy houses before prices go up has caused a raid on many a real estate man's stock of homes for sale, a stock all too frequently impoverished by a steady drain since World War II.

Getting listings, especially since Korea, is again a paramount problem with most real estate offices.

What are the best methods?

The real job is to get listings at a salable price. Right now that phase of the problem is more acute than ever. Families with homes for sale read about inflation and shortages, and the \$10,000 house appears to be worth \$15,000.

Let's tackle that problem first.

It is not new. The industry has been facing it for the last three years. Most successful solutions have the same approach . . . "Of course, Mr. Owner, you want to get all you can for your house . . . that's natural, and we want to help you . . . but let's be sure we don't appear ridiculous. That will cause loss of buyer's confidence. And if we have to keep constantly reducing the advertised price, your property will lose prestige." One broker uses the phrase, "If you want to catch mice, you must put the bait within SMELLING distance." Another broker aptly talks

about the automobile market. "There was a time, Mr. Owner, when used cars brought more money than new cars. That was because cars were scarce. As new cars came onto the market, used car values dropped. That is what has happened to houses. We built more than a million new houses last year, and another close-to-a-million this year. Unless we have an all-out war, the industry talks of building 850,000 new houses next year. We're going to keep on building new houses, even with the war in Korea. That means the scarcity premium on houses is just about out. The housing market is down to values again. You can't sell old houses today in yesterday's market."

Some real estate men go even farther. They point out to owners that the market may turn down several years hence — as it will when supply equals demand. No one knows exactly when that down-turn will come. If a property owner seeks to get the last cent he can, he may have to wait. And waiting will mean added interest and maintenance charges; maybe a lower price, too.

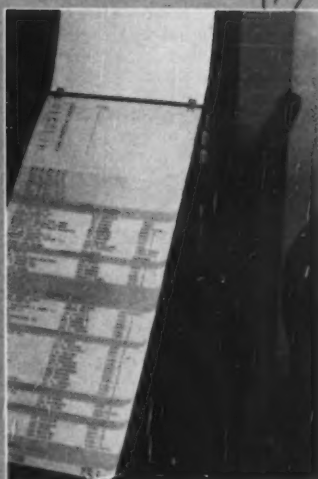
Still other brokers say to the "up-in-the-clouds" owner, "I think your asking price is too high. Let's be realistic. Let's get an unprejudiced appraisal. I'll pay



Seeking out owners of run-down, "white elephant" buildings often provides a basis for listing a property that has possibilities for use by another client



Straightforward listing ads usually bring best results. Phrases like, "Do You Want To Sell Your Home?" cause owners to stop, read and consider



Orderly and complete files of transactions provides valuable source of listings. Complete filing systems save time when dealing with prospects, increases respect for firm

The old adage, "A property well-listed is half sold," is as true today as when it was first used several decades ago. Getting listings — salable listings, exclusive listings — is one of the most important tasks facing real estate men today. It is not a new problem. But the war situation has — in most cities — brought it to a boil. This article is a comprehensive review of the best methods successful brokers have found to get listings. So far as we know it is the most complete discussion of the subject yet put into print. We believe it contains ideas for you that will be well worth your reading

the fee for any independent appraiser you name, and let's double-check our thinking that way."

The prospect who says, "My house should bring \$15,000 because I know one just like it that brought that amount last month," is usually making an unfair comparison between homes in entirely different localities. Owners too frequently assume that every seven-room, similarly constructed house should bring the same amount regardless of the neighborhood in which it is located. The best way to arrive at a marketable price here is to make a brief of recent sales in the immediate vicinity and let the owner see for himself just what a fair value for his neighborhood is.

It is sometimes possible to strike a compromise in listing a property. One Southern broker had an owner who was insisting on a sales price of \$22,000 for his property. The broker thought he had stretched matters in suggesting \$20,000. After considerable parlay, the owner consented to this agreement. The broker got an exclusive listing for 90 days with the initial selling price \$22,000. If the property was not sold at the end of 30 days, the price automatically dropped to \$21,000. If still not sold at the end of 60 days, the price dropped to \$20,000. The property was subse-

quently sold during the second thirty-day period — at a price only \$1,000 less than the owner originally asked.

The problem of "reasonable" price will come up with new twists almost every day in the real estate business. But if a realtor knows his property and is completely frank with an owner, he should not be reluctant to lose a listing priced too high. The many arguments, evasions, alibis, and diffidence met by salesmen can usually be countered with logical, common-sense answers.

"I Can Sell It Myself"

WHAT can you reply to an owner that does not list his house with you because he believes he can sell it himself? The logical — and disarming — answer, is, "Of course you can, BUT selling houses is a highly specialized business . . . it calls for training, if the best price is to be had at the least wear and tear on yourself."

Point out to the owner that he probably doesn't have the time to sell it himself to the most profitable advantage. If he has the idea that by selling it himself he can save paying a broker's fee, he will usually

find that the prospect has already mentally discounted this commission from the selling price. Persuade the owner that his experience and background are probably such that he stands a great chance of taking a loss; that in all likelihood he really doesn't know where the active prospects are; that he won't know what features to spotlight in selling in order to overcome a buyer's natural resistance; and that there are a great many legal matters in a sale that he probably isn't even aware of — let alone know how to handle.

Prepare Your Salesmen

WITH the advance knowledge that his task might not be an easy one, the intelligent salesman will not rush head-long into an attempt to secure listings without first "briefing" himself on things he should know to be adequately prepared. Can the following questions be answered in the affirmative?

Am I well informed regarding the location of the subject property with respect to trends in the area? Am I acquainted with recent sales of similar types of property and whether these sold readily or moved slowly? Am I able to convince the owner that I am well informed as to relative values of the various types of houses — brick, frame, stone, cement block, etc.? Am I able to give a fair and impartial value of his property? Can I convince him that our sales staff will put forth an alert and aggressive drive to sell his property, backed by carefully planned advertising?

These points are important in the relationship between the salesman and the prospect. Of equal — or perhaps greater — importance is the attitude of the salesman towards himself and his company. He must have complete confidence in his ability to do his job — and be proud of the company he works for. A prospect is quick to notice half-hearted and haphazard attempts of so many run-of-the-mill salesmen. Lethargy on the part of the salesman will be repaid with reluctance on the part of the prospect.

Where To Get Listings

WITH the stage set for action, where can a salesman "find" listings? An almost unlimited number of definite sources could be named. An imaginative, creative salesman — when confronted with inactivity from the well-known sources — will look for new angles; create new sources. A few of the more common sources are:

personal canvassing	former clients
direct mail	listing firms
newspaper ads	business contacts
brochures	social contacts
telephone	income tax payers
old listings	neighbors
owners of two properties	trade papers
transfers of employees	directories
club rosters	trust accounts
courthouse records	estates
signs	

Opinions vary on the importance of the cold-canvass, door-to-door method. Some realtors believe this is the best source of listings. Others say that this method has caused disturbance in the price situation because some salesmen will tell a home owner that he will be able to get \$15,000 for a \$10,000 home. Still others feel that the best listings come from the best selling . . . do a good job selling and the listings will come to you.

Pros and cons notwithstanding, if the house-to-house canvass is used, certain preparations should be made. Here again, with thorough preparation, a salesman will stand less chance of being stopped "cold" by some embarrassing questions asked by a prospect.

Once a salesman is forced to start giving evasive, non-committal answers to a property owner, he is nine-tenths licked. Make your approach dignified and intelligent. Be courteous, and chances are that you will be received courteously.

Once a particular area is decided upon, make a layout of the street showing the number of each house and the name of the occupant; whether occupant is owner or tenant. Note as much pertinent information about this locality as is possible to obtain.

One realtor suggests the following method: Make a loose-leaf notebook with pictures of homes that have sold recently, with their selling price. With these photos, make a visual presentation of the comparison in price between the recently sold homes and the one you're trying to list. Cut newspaper clippings and articles from trade journals giving pertinent facts concerning the trend of the real estate market and other commodities. On another page, show copies of your best ads that demonstrate part of the services you render an owner when you list his property. Include sales-made "orchids" from owners you have done business with. Have factual data showing experience of your sales force and volume of business for your firm.

About the best way to convince people that they should do business with you is to show them why you are good. Be aggressive but not boastful.

Best Direct Mail Methods

MANY firms get their listings by direct-mail. In striving for a mailing piece that will "click" don't be reluctant to depart from the usual type of listing appeal. Sometimes humor — rightly used — helps.

One realtor used a series of letters featuring a strong headline, illustrated by a cartoon that packed a laugh. Dozens of other realtors in other cities followed suit. One letter was headlined, "Need A BIGGER HOME?" This caption was over a cartoon showing a much-added-to-home that was bursting at the doors and windows with people. Another headline asked, "Moving To A More Modern Home?" The accompanying illustration was of a man carrying a piano on his back and a woman gingerly dangling a bird cage in her hand; both of them going up the steps of a mammoth home — ridiculously "modern" style. A third letter was headed, "If You're Being Transferred." Here the photo showed a man dashing in stocking feet to a waiting taxi and his wife was saying, "Wire me as soon as you find a place to live."

In all these letters the copy was informal, but earnest and sincere, and this realtor found that this new approach was more effective than the conventional method.

Many firms have had excellent results from the now well-known "shiny dime" letter. Pasted in the upper right hand corner of the letter is a shiny, new dime. The text of the letter begins, "Bright ideas, like shiny dimes, are always welcome. Brightly decorated homes and shiny new business places seem to sparkle 'welcome' to both old guests and new patrons."

This letter was sent to 1,000 names taken at random from the telephone directory, by the originator of the letter. It brought 23% response, that led to eight sales and 20 exclusive listings.

A Midwestern realty firm clips a crisp new one dollar bill to the following letter:

"We have several prospective buyers for homes in the residential area in which you are living.

"It occurred to the writer that you might know of some of your neighbors who are leaving the city or who might be interested in selling their homes for various reasons.

"The enclosed new one dollar bill is just a small token of our appreciation for any information which you might be able to furnish us now or at any time in the future."

This realtor reports that the results from this letter have been exceptionally good.

An effective postal card, that has become known in realty circles as the "Harp" card, is said to have drawn at least 50% replies. The outside flap has the legend, "We don't want to harp on this . . . but it pays to keep in tune with the times." An illustration of a harp accompanies this caption. The lead line on the inside page starts out, "Good morning. Is your property for sale?"

The message then goes on to say that this realtor has a great number of prospects interested in purchasing property in the community, and that it is believed that a price suitable to the owner can be obtained at this time if the property is listed NOW.

Requirements of Brochures

ILLUSTRATED brochures can also help get listings. The pulling power of such mailing pieces lies primarily in their physical beauty. For example, a large envelope may bear an over-all pastoral scene that is striking and dignified. Or it may show an attractive photo of the realtor's offices. The inside pages usually give descriptive information about the city and included in the folder is a pocket for property leaflets. Views of the surrounding landscape show the property to best advantage. Vivid descriptive material accompanies the illustrations pointing up the features of the property.

One broker makes an interesting argument by showing eight steps he used in selling one particular piece of property. These steps were:

- 1) Property listed exclusively in August.
- 2) Complete inspection made . . . ground and aerial photos taken.
- 3) Property registered in the office and information "sales slip" sent to 47 salesmen for submission to their prospects.
- 4) Direct mail and "Quickie" cards sent to logical businesses in the city, state, and throughout the country.
- 5) Display ads run in papers and trade magazines.
- 6) Six page circular with pictures and completed information mailed to prospects and logical business organizations throughout the country.
- 7) Sales ideas and prospects constantly reviewed at commercial meetings.
- 8) Property sold in November.

Newspaper Ads for Listings

MAKING use of thought-provoking newspaper ads will attract attention to your firm and your name will be associated in property owners' minds as an aggressive and alert organization.

Many brokers prefer ads that are frank and direct. Their ads come right to the point by stating, "Do You Want To Sell Your Home?" Or, "Do You Want To Buy A Home?" Such phrases as, "Does Your Real Estate Pay?" "What Price Property Management?" "Take Your Profit While You May" and "A Background of 40 Years," are arresting statements and will help cause owners to stop and consider.

Many firms also include in their advertisements



Direct mailing pieces that "click" occasionally depart from conventional listing appeals. Sometimes humor — rightly used — will bring results. This series featured a cartoon letterhead

such pertinent facts as the volume of their business the past year and the total years experience of their sales force. One realtor also includes photos of members of his firm. He says that this helps to convey the firm's size and also is psychologically effective for his salesmen.

You may obtain one listing in every 20 to 25 calls by phoning or calling on your former clients. They like to be remembered. Here's a sample conversation that might bring results.

"Good morning, Mrs. Williams. This is John Smith of the Jones & Smith real estate firm. You'll probably remember me as the fellow who found your home for you. How are you and your family? Mrs. Williams, a very nice family is moving here and I have driven them around your section of town. They are very impressed with it, and I was wondering if you knew of any homes in your immediate district that you may have heard were for sale."

You may revive or speed up listings that have not sold well. Ask the owner, "Has there been any painting or other changes done in the interior?" "Have you changed or modified the financing plan?"

Owners will occasionally forget to mention improvements in their property which may prove to be the sales-clincher a realtor needs.

In stressing how to obtain listings from the more

usual sources, a realtor must not forget indirect methods. For instance, a possibility stems from old, run-down buildings. Perhaps the owner lives out of town and has lost interest in the buildings and would probably be only too happy to sell it if someone came to him with an offer. An imaginative realtor who keeps a constant lookout for unpainted property, unkept lawns, and business places badly in need of remodeling, may find the perfect "in" for which he has been looking.

Use a Listing Form

THE approach you make can help you. When discussing a property with a client a methodical listing form can help you impress the client with your knowledge of property.

For example, in getting a listing you should obtain such information as the following:

The history of the house — when it was built — the year new improvements or new equipment was installed — the cost of these improvements — the name of the building contractor, plumber, carpenter, decorator, and others who did actual work on the house — reasons why certain things have been done to the property — room sizes — exact amount of taxes — cost of fuel — insulation — neighbors — guarantee of title — and **MOST IMPORTANT**, what advantages and features this house has for the specific buyer.

File Your Listings Intelligently

DESPITE all the effort expended in obtaining listings and providing yourself with all available information, if the accumulation of these facts is not kept in an orderly fashion in the office you will find that you are doing the same thing over and over again within too short a time.

Office systems for filing listings are found to vary from the use of simple 4x6 index cards to the use of the very latest in business machines. Some typical headings used are: type of property, location, and price — with suitable subdivisions under each of these to show such things as commercial or residential and the different types of residential; neighborhoods that may be arbitrarily set up; and the different scale of sales prices.

One realtor files one copy of his listing form in a special owner's file. This enables him to discover

single ownership of large property groups and also serves as a mailing list.

A southern broker has an office system for commercial properties which works well. When first launched it required eight months to accumulate the necessary data. Now when a prospect comes into the office this firm has immediately available information on all their listed properties. They can "view the field" instantly by having catalogued every business property in the uptown district. This includes physical characteristics, sale and lease history, and the seven best uses for the property.

By means of this system, and the photographs that go with it, the broker can virtually show a prospect over all the uptown districts of the city. Give him information on properties that could not be obtained if a personal inspection was made. All this without leaving the office.

Another agency has in operation a large number of the latest business machines that can match prospects with listings in a matter of seconds. When a listing comes in, there is no need to paw through the prospect file to match needs with property available. The machine does it automatically. For a given mailing, certain pins are set on the machine, and the entire mailing list is sifted out by the machine. Only those prospects who fit the qualifications receive the mailing. Others are rejected.

One machine prints sales literature at the rate of 6,000 copies an hour. An electric typewriter types individualized letters 18 copies at a time. A rotary record flashes listings wanted in a jiffy.

To this realtor, "good equipment means good business."

In the last analysis, you get listings in two ways — by direct action towards that end, as this article points out, and by indirect action. Once you build a reputation for trustworthiness, for knowing your business, for being a counselor and not just a salesman, for being a civic leader with the public interest at heart — then you will find listings coming to you. People just naturally want to deal with a firm in which they have confidence. And confidence isn't built in a minute. The 100 little decisions you made this morning, and the 87 you will make this afternoon all go to forming your reputation. And reputation — a good reputation — in the real estate business is a synonym for success.

Eye-catching billboards displayed in key locations, giving concise and pertinent information about your firm will produce listing results





AR . . . AND YOUR PLANS FOR A NEW HOME . . .

(A Message to the Public)

YOUR GOVERNMENT wants the home building industry to build as many new homes as materials, employment and our war operations will permit.

YOUR BUILDER is pledged to gear new home construction to the up-to-date demands of government.

YOU should proceed with your plans for a new home if you have the necessary financing, and your builder can supply you without stockpiling or use of gray markets.

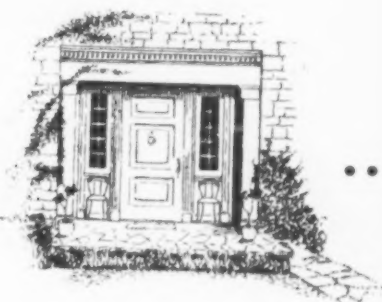
ALL OF US are prepared to sacrifice. We want to do our share, whatever that share may be. We recognize that a main bulwark of our strength is a healthy economy. And being a healthy, strong nation is our best defense against all-out war.

AN ESSENTIAL FACTOR in our economy is home building, which, next to agriculture, is our largest peace-time activity. It is estimated that less than 5% of our steel-making capacity, for example, is needed in the building of more than three quarters of a million new homes. That total is almost three times the average number of homes built in the 30's, one and one-half times the average number built in the 40's. It is hoped that this high level of home building activity can be maintained next year.

IN THE LAST ANALYSIS, you and I are fighting for the right to own our homes. The battle-cry which led to the founding of this nation was "Liberty and Property." Now we face a world-wide threat to these basic rights. Your home is a symbol of this struggle, this battle-cry.

THE VAST HOUSING INDUSTRY stands ready to help its country and you, so that the men who fight in the battle lines may return to a nation of good homes . . . safe homes . . . free homes.

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You Have to Tell Them to Sell Them

The collage displays a variety of promotional materials for Lincoln Village, all designed in a conversational and humorous style. At the top left is a newspaper advertisement titled "Let's take a Strall..." featuring a vertical strip of small photos of houses. To its right is another newspaper ad titled "this is the CASA RANCHO" with a cartoon character. Below these are several small, square signs with humorous text and illustrations, such as "YOUR END OF LIVING WITH YOUR KIND OF NEIGHBORS" and "Living is ONLY as good as your NEIGHBORS". A larger sign on the right says "ST. Amigos! LA CASA RANCHO ESTÁ BUENO!". At the bottom left is a brochure titled "live in LINCOLN VILLAGE and Live!" with a cartoon of a person running. To its right is a large, detailed brochure titled "PRESENTS the CASA RANCHO" which includes floor plans, a cartoon character, and the text "The RANCH HOME For Leisurely Inside-Outside CALIFORNIA LIVING". At the bottom right is a sign for "CASA RANCHO" with a cartoon character and the text "MODEL HOME FOR LEISURELY INSIDE-OUTSIDE CALIFORNIA LIVING".

Above — Small ads "teased" newspaper readers before the full-page announcements of Lincoln Village homes. Ads were striking, some humorous, "talked" in a conversational, easy style

Right — Brochures were printed in appealing colors. Copy accompanying pictures of the Village and model homes answered questions about price, advantages, features of homes and subdivision

A sizzling promotion campaign that "talked" the prospect's language made people practically beg to buy homes in Lincoln Village. The community builders used a bag-full of sure-fire sellers — 2,425 inches of stimulating display advertising, 17,000 lines of unusual classified copy, direct letters with a personal appeal, colorful brochures, giveaways, a home contest. And they sold 400 homes in three months at an advertising cost of less than \$15 per house

FOUR hundred new homes sold in three months . . . And at an advertising cost of less than \$15 per house!

That's the result of a smashing sales campaign laid out by Sims & Grupe, community builders, in promoting the sale of homes and homesites in Lincoln Village, a new development sprawling over 1600 acres on the outskirts of Stockton, California.

With the aid of a well-selected advertising agency, Sims & Grupe planned a many-pronged attack . . . newspapers, personal letters, brochures, open houses, give-aways, contests . . . but with a different twist. Promotion for the Village, owned by Lincoln Properties Inc., and headed by Greenlaw Grupe, required a three-sided campaign. Two kinds of ranch-type homes were being built for sale — the Casa Rancho and the Town and Country Modern. And a section was set aside for custom-built homes.

Before the kickoff of the general campaign, representatives of Sims & Grupe and their advertising agency, Charles A. Bottarini, decided to send a personal letter to a small, select group of "ambitious, progressive-thinking people." The letters were form printed, but personally addressed, and a curiosity-catching first sentence read: "How would you like to say, 'Hi, neighbor,' to the people listed below?" Then followed a list of some 40 people who had been the first buyers in the Village.

For that "you-have-been-chosen" appeal, one of the paragraphs read: "Today, a letter just like this is being received by only 163 people — folks like you, mostly young, married couples, just getting started or at least wanting to get started with their own homes. It will not come as a complete surprise to many of them, for they have heard about 'country living with city conveniences' in Lincoln Village."

Another paragraph: "Questions . . . questions . . . questions! You must have a hundred! Well, the enclosed pamphlet will answer a

lot of them. A Sims & Grupe representative will gladly answer the rest."

The enclosed pamphlet did answer most of the questions. It contained striking illustrations of the exterior and interior of the Town and Country Modern, the first type of home to be built, and of the Lincoln Village swimming pool, school, its own fire station. Copy was divided into three sections: "What Is It?", an explanation of the home's features; "How Much Will It Cost?", a breakdown of payments required of veterans and non-veterans for the under-\$8000 home, and: "What Do You Get in the Town and Country Modern?", a description of the development's facilities.

The day before the first public announcement, newspaper readers were "teased" with two-inch ads throughout the Stockton Record, all stressing the "neighbor" theme and asking readers to "See the Record tomorrow."

Next day, readers found a striking full-page ad, complete with eye-catching head, human interest copy about Town and Country Modern homes and the Village, and photos of the homes' features. Other ads followed, each carefully laid out with right contrast between black and white for maximum eye-appeal. One was captioned, "Let's take a stroll." Copy in this ad was printed in short, uneven lines the length of the page, with photos placed in an irregular fashion along the margin.

Every ad caption was primed to hit a prospect's desire, such as, "You bet it was hot over the weekend, but the kids in Lincoln Village didn't notice it!" . . . an ad that played up the Village swimming pool and all the other conveniences of the development and homes. Other eye-pulling captions: "What a swell bunch of people," "The answer is yes," "I don't care who knows it," "192 ambitious, progressive thinking people can't be wrong," "Are you still procrastinating?," "This is living."

Copy was written to "chat" with the reader. Here's an example:

"You've heard a lot about the Town and Country Modern in Lincoln Village . . . now follow us while we take you on a personal tour through the home that is the talk of the town . . . notice the clever entrance highlighted by an attractive flower box (one of nine elevations). The front yard landscaping is included in the cost! And stepping into the living room, the first thing that'll catch your eye is the beautiful, modern brick fireplace, one of the three styles from which you may select yours. And while we're still in the room, look at the attractive beamed ceilings . . ."

And the rest of the ad's copy ushers the reader right through the home . . . "If you have a newborn baby, you'll want this second bedroom exactly as it is. But if Junior is a little older, he'll probably insist that the room be done Western style . . . Moving into the kitchen, we pass through the clever 'dutch door' — ideal for serving! And NOW — this is our pride and joy — the kitchen we've talked so much about. Check these G-E installed cabinets and all that cupboard space. That's right, the tile goes with it, too. And right in the kitchen is the door that leads into the garage — a large one at that — measures 10½ x 24½ feet — swell for extra storage space — ideal for doing the wash — and while Dad's at work, it's a wonderful playroom for the kids. Come out back and we'll get a closer look at the patio. Nice, isn't it? So is that fenced-in back yard (also included in the cost!)."

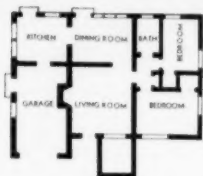
Display advertising like this took 2425 inches within two months and was supplemented with 17,000 lines of curiosity-arousing classified advertising during the same period. An example of the classified copy:

"Dear Jean: I'm buying one of the new CASA RANCHO homes in Lincoln Village. Now will you marry me? Love, Fred."

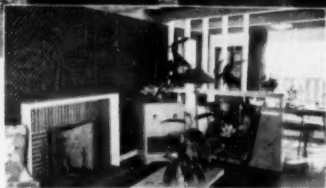
"Dear Fred: Not that I'm a gold-digger — but WHO could resist living in a CASA RANCHO in Lincoln Village. Of course I'll marry you! Love, Jean."

Advertising of the homes cost less than \$15 per house, and advertising of the entire Village, including home sites, cost less than \$19 . . . far less than the \$50 per house Sims & Grupe were prepared to spend.

Included in these totals is the campaign for the Casa Rancho, a home slightly larger than the



Separate promotion campaigns featured the Town and Country Modern, selling for under \$8000 (shown above), and the Casa Rancho, priced at about \$11,000



Town and Country Modern and costing about \$11,000. All Casa Rancho advertising was separate and was planned on a humorous Spanish theme . . . complete with dozing caballeros, guitars, big straw hats, and copy that talked about, "Buy a hacienda for a few pesos down" . . . and "Casa Rancho no costa mucho" . . . all playing up leisurely living in the Village.

Readers were "teased" into this campaign, too, with two-inch ads before the full-page announcement. And the newspaper campaign was supplemented with colorful orange and green brochures carrying the Spanish theme.

Rather than a dull explanation of the tax-saving advantages of the Village, the brochure illustrated the point this way:

"With the money you can save each month in taxes on your Casa Rancho, you can buy:
6 Tamales @ 40c \$2.40
5 packs Cigarritos @ 13c65
20 lbs. Beans @ 20c 4.00
1 bottle Tequila @ \$2.95 2.95
Total Monthly Savings \$10.00"

Furnished open houses for both types of Village homes brought nearly thirty thousand people out during the promotion. As a "gimmick" to the Casa Rancho showing, Sims & Grupe bought 1000 straw hats imprinted with "Casa Rancho." For weeks following, the hats could be seen throughout the city. Some people even carried them to the seaside and the mountains. The company reports it was not only an effective "give-away" but created humor and good will as well.

During the open house, Sims & Grupe representatives "sold" the quality of Village homes by pointing out the well-known brands of construction products and equipment that had been used. These included: Johns-Manville roofing, TileTex asphalt tile, Lightolier lighting fixtures, General Electric kitchen cabinets, Cambridge ceramic tile, American Standard plumbing, Pittsburgh plate glass, Detroit Steel sash and window frames, Sunray and Pabco roofing, H. Kaiser Company interior walls.

Another highlight of the Lin-

coln Village promotion was the tie-in with the American Legion, which purchased a Casa Rancho home as the door prize for their annual July 4th dance. Tickets were sold beforehand at \$1.00 each and it is estimated some thirty thousand were sold. The winner was a teen-age boy . . . "good copy." This tie-in created additional interest in the Village and thousands of people turned out to see the house that had been won.

Toward the end of the two-month promotion, when the complete blocks of Town and Country Moderns and Casa Ranchos had been sold, the campaign was concentrated on the second anniversary of Lincoln Village. Copy stressed, "Two years ago the Village was 1600 acres of corn field, and today it is one of the fastest-growing, most carefully planned community developments in the country." These ads offered a few remaining custom-built homes, ranging from \$11,000, and home-sites.

One of the big drawing attractions to the Village is the abundance of recreational facilities. A swimming pool, playground areas, and ball parks have been built for the use of residents. An 18-hole golf course in the center of the Village is due for completion in the Spring of 1951. Another recreation area complete with swimming pool is to be constructed.

Promotion of the Village doesn't end with purchases. Home buyers are given a complete kit of home regulations, Lincoln Village maps, ordinances, information about the Home Owners Association, and a special message from Greenlaw Grupe welcoming the buyers to the Village.

Now under construction or completion in the Village are 230 Town and Country Moderns (342 have been ordered), 42 Casa Ranchos (58 ordered), and 67 custom-built homes.

In spite of delays in getting some materials, Nomellini Construction Company, builder of most of the homes, will start 160 Town and Country Moderns and 42 Casa Ranchos sometime this month. Grupe says construction will continue as quickly as possible with the best materials available. But prices or terms are no longer being guaranteed.

Plans for the future of the Village encompass a community of some eight thousand homes for about thirty thousand people at the end of the 20-year program.



There is a ratio of $2\frac{1}{2}$ to 1 in parking area to floor area in this new beachside shopping and service center. It is estimated that between nine and ten thousand persons will patronize Elinor Village Center



Brick and tile facings and large glass fronts are features of the retail stores. The super market uses the newest type of self-serve carts for shoppers and has a speed-check system that almost eliminates waiting for Elinor Village shoppers



Operating on a percentage lease, this modern filling station has a tall tower that is lighted at night and can be seen for many miles. The tower has already become a land mark for the residents in this new Florida shopping area

From Books To Buildings

By H. C. SUTER

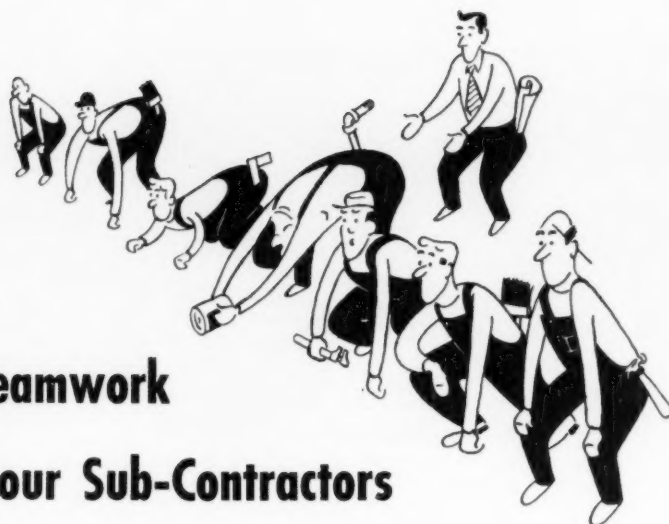
BUILT to serve the needs of suburbanites of Daytona Beach and residents of Ormond Beach, Florida, the half-million dollar Elinor Village shopping center was opened recently with a celebration that included contests, dancing and professional entertainment, and the distribution of souvenir gifts.

Located on a three-acre plot on a main highway artery between Daytona Beach and St. Augustine, the center is constructed along modern architectural lines and has future-styled interiors with art science color schemes and the latest in mercantile equipment.

Two former Florida high school teachers, John J. Berry and William R. McCracken, are the building contractors. From a modest start in 1945, these men opened their Ormond Beach office in 1946, and last year handled contracts amounting to more than a half-million dollars.

In planning Elinor Village lease space for 12 tenants was allotted. Retail businesses in operation now include a drug store, sporting goods store, clothing stores, gift shop, restaurant and lounge, beauty shop, laundry, gasoline station, and super market. The oil station, restaurant, and drug store operate on a percentage lease basis. The development was privately financed by the owners.

For construction and outfitting, the following nationally-known products were used. Kentile asphalt tile floors, General Electric lighting fixtures, Pittsburgh plate glass, and acoustical tile products. The architect was Abner Hopkins of Jacksonville.



How To Get Teamwork From Your Sub-Contractors

EVERY home builder knows the importance of getting co-operation from his subs. It isn't merely a question of the individual sub-contractor's price; a nonco-operative supplier can cause delays or ball up a work schedule so seriously that other costs mount, and with it customer dissatisfaction.

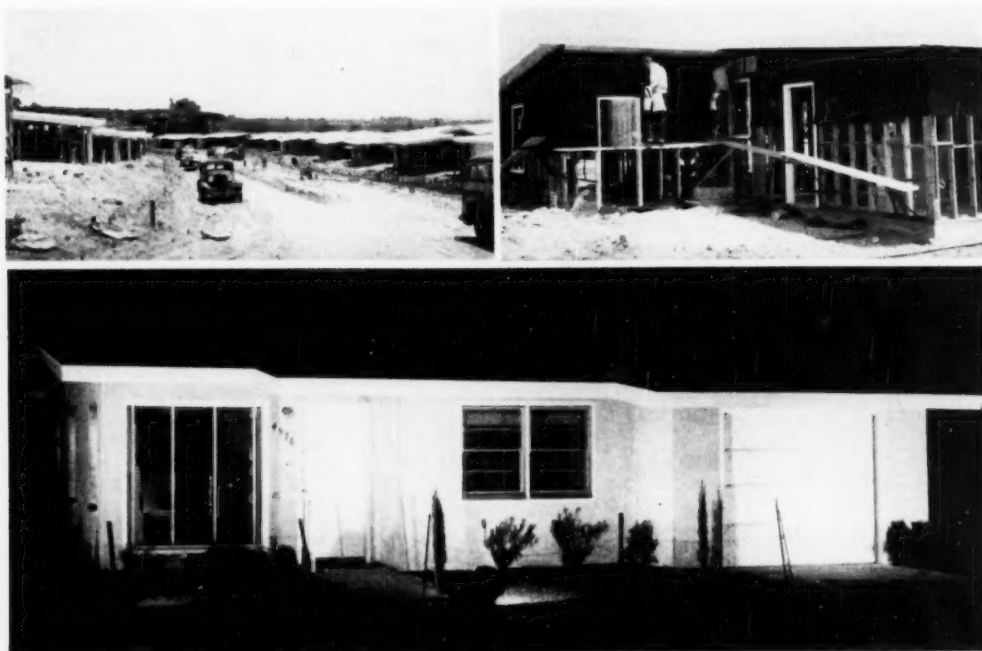
Two California builders have found what they believe is the best pattern for getting teamwork from their "business family."

Clifford Boren and John Christman, of San Diego, have not only developed a smooth-working team that gets jobs done on time, but they have also reduced costs 6% by their method.

Instead of asking for competitive bids, these builders spent time inviting in selected sub-contractors and suppliers. They explained that they were not trying to gouge their subs, but they were anxious to build a low-cost house.

If they could get an all-star team of subs working together, planning together, they were sure they would have a volume of business that would be mutually profitable. They found the men they wanted receptive to the plan. All agreed to work closely for the good of the whole.

The first project, a model home, proved that all members would work together like a well-trained football team, with no individual



member trying to be the "star."

"We're undoubtedly realizing at least a 6% saving by working with a hand-picked organization," Boren comments. "We know that just one unco-operative member can throw the whole production schedule out of gear. By forestalling this possibility, we enjoy economies which the average builder always hopes for but seldom achieves."

By dovetailing the individual efforts of this team of specialists the model home constructed at 4576 Federal Boulevard, San Diego, California, has caught the public's fancy.

This home covers 800 square feet of floor area and has a tile bath and hardwood floors. The flooring is attached to a concrete slab base with a mastic coat. The home features quality plastering throughout — a fact which the promoters report is giving them a considerable edge over pre-fab competition. Walls of the garage are also plastered and this is a feature seldom encountered in low-cost housing. This was made possible through the savings realized by eliminating exterior sheathing and applying stucco over a "line-wire" base.

Certain features of design have also proved very popular. A door opening into one of the two bedrooms, from an outside patio, makes it possible to add an additional bedroom on either side with a minimum of cost; since only minor alterations are necessary in such expansion. With the sale price pegged at \$6,150 there has been no lack of buyers for these houses. In addition to many individual sales, one developer has contracted for hundreds of homes in a large tract.

An active but comparatively modest advertising program has aided in merchandising these homes. Practically all prospects have been attracted by relatively small — but effective — weekly ads in the building page of a local daily. A favorable location, at a bend in a well traveled street, and ample parking space have proved advantageous.

In an effort to insure that passing motorists will notice the home at night, it is well flood-lighted after dark and the lights are left burning all night.

Boren and Christman of San Diego have reduced cost 6% by selecting subs on the basis of their willingness to work as a team. On opposite page are photos of their project, completed without delays



BEFORE A

AFTER >



Little But Livable

REMODELING ideas for property managers of drab, undersized apartments are shown in the accompanying "before" and "after" illustrations. One- and two-room apartments that may be difficult to rent "as is" will find a ready market once full advantage is taken of the current ideas in furnishings and apartment-sized kitchen appliances.

The cramped quarters in this eight-foot-wide living-bedroom made it necessary to choose furnishings for need rather than for style. The narrow living room also must double for a bedroom so a full-sized, foam rubber mattress was cut in half to make two nar-

row pads. These sections rest on free standing cantilever benches, to provide seating during the day. At night they can be moved together to make a full sized bed. A coffee table slides under a bench when not in use. A huge mirror, unity of colors, and floor coverings add to the illusion of greater space. A built-in bookcase at the end of one couch has room for radio, books.

Space-saving ideas were extended to the kitchen. An end wall is devoted to storage, with venetian blinds cleverly concealing shelves above. Flush doors hide the partitioned cabinets below from view. Adequate lighting is provided by recessed, indirect lighting fixtures.



< AFTER

> BEFORE





Build Your Sales Talk on Personal Experience

By
EDMUND MOTTERSHEAD

You can talk most convincingly when you know what you are talking about. That is why most effective salesmen pull out of their mental reservoir personal experiences to tell prospects. These little tidbits help humanize a sales talk, and are easily grasped. They also carry conviction. You know such and such a feature of a house is good because you have experienced it, or you know someone who has. "This thing is great," you say to yourself, "I want to tell people about this." The result is sincerity — and more sales

THE ability to say the right thing at the right time is of inestimable value to the professional real estate salesman. Yet many of us who feel we are not gifted with that ability feel that it is something that some persons are born with and others can never attain. To the contrary, the ability to say what you want to say, effectively, and tellingly in your sales inter-

views, can be learned by anyone who really wants to do so.

The first step is to plan exactly what you want to say. The fact is that as a professional real estate salesman you will gain confidence, speak without nervousness, and win customers when you have something you very much want to say.

"Such as what?" you might ask.

A real sales message will be one concerning a type of property you have actually lived with and used, have had substantial personal experience with yourself. Such a sales message is one which makes you say to yourself: "This thing is great! I want to tell people about this!"

Maybe you, like other people, have held off getting that tiled

bathroom because of the expense until you discovered a plastic tile paneling which would substitute adequately and give you the same results much more economically. Maybe you have experienced high winter fuel bills due to heat loss from your building, and have solved that problem through either insulating the building or sealing all the cracks and most of the windows with a temporary putty-like sealer. Perhaps your wife has complained year after year about the dripping faucets, that waste water, that annoy her. And you made her happy with one of the newest type sinks.

The list of *personal experiences* you have had yourself with many of the features of the property which you sell is practically endless. The point is that you have lived through many of the same problems your customers have. These are the experiences which give you *personal motivation* in selling, which put force and conviction and enthusiasm behind your sales message.

Let's take one or more of your personal experiences, and see if we can't build them into vital, fresh, dynamic sales messages which will click with your customers.

As a first step in developing your selling message, jot down a few phrases or sentences describing a personal experience you have had with one or more properties. What is the general problem your experience illustrates? Is this a problem your customers have? Where? How? Now jot down just what you think they will gain if they buy a certain property. Examine your solution to their problem. Pick out the highlights of it and restate it in one sentence.

Now that you have your sales message stated in one sentence, let's look it over. Does it satisfy you? Is it a sentence that would stick in your memory if someone else were to say it? Perhaps not. Very well; let's make that sentence *unforgettable*.

Elmer Wheeler tells the story of the manufacturer of square clothes-pins who was confronted with the problem of merchandising them over the counter to women who were accustomed to the common round pins. They developed their sales message into one selling sentence: "They won't roll." Can you see the picture?

A well known manufacturer of bedsprings advertises his wares as having "Midriff Support." A sim-

ple and graphic expression of an idea. A manufacturer of twin bed equipment says, "Twin beds mean double profits."

A manufacturer of a plastic-headed hammer calls his product a "hard-hitting softie" to indicate its strength and also its ability to avoid scratching and marring surfaces it strikes.

A manufacturer of a special penetrating floor sealer and wood finish sums up its wear resistant qualities by saying: "It will not scratch!"

Unless your sales message is one which involves an explanation of a technical detail or construction element, you can boil it down to a short, dynamic, easy-to-remember statement.

You can't poke a hole in a brick wall with a boxing glove. You need a steel drill. You don't drive an idea into a customer's head with an abstraction and vague words. You need a selling sentence with a cutting edge. A good sales message needs an unforgettable key sentence! Let's see what we can do with yours.

As an exercise, take the selling sentence you developed a few minutes ago, and work it over to make it memorable. In reworking your selling sentence, keep in mind these aids to memory:

- 1) Most people will remember a thing they can *associate* with something they already know.
- 2) Most people will remember an idea if the illustration is somewhat *exaggerated*.
- 3) Most people will remember an idea or story that has *dramatic* action in it.

There is no easy road to success in selling. There is no short cut to the formulation of a good "Sell-Line." It takes thought, careful analysis, hard work, and an occasional inspiration. But the results will justify the effort.

Napoleon is said to have had but three instructions he gave to his generals before they issued the orders that would send the troops into battle:

"Be clear!"
 "Be clear!"
 "Be clear!"

People have more respect for the professional real estate salesman whose ideas are expressed clearly and concisely. He doesn't waste words. He is not hesitant. He is not uncertain or ambiguous. When he has finished telling his sales story, they know just what the property will do for them. This

ability of concise and memorable statement is not something that some people have and others cannot attain. It is a skill that you can develop with practice and a little thought.

Manufacturers spend millions of dollars every year on advertising. Most of that advertising is placed through agencies, through men who are skilled specialists in attracting attention to a product, in framing sales messages in simple and dramatic form. If it is worth the millions of dollars spent on it to place advertising through these specialists, it is certainly well worth the little time and thought necessary for you to present your sales ideas to your customers in simple, dramatic, intelligible form.

What do you want to say to your customers? To say it effectively, first get a personal sales message; base it on your personal experience; write it down in one sentence, and then make that sentence unforgettable!

Do You Know the Answer?

Objection: "If I sell this house, by the time I get through paying income tax, I won't have anything left."

Answer: Mr. Prospect, the richest man in the United States couldn't say that and mean it if he were properly informed.

If you are in the \$100,000 a year income bracket you might have a problem. However, for you or Mr. Moneybags, here's how it works: the government divides real estate profit into two classes: that gained by buying and selling in less than six months, or that gained by selling after a period longer than six months. If you bought and resold for a profit within six months, all of your profit is subject to tax . . . within the bracket you happen to fall. You are classed as a speculator and your profit is capital gain.

But if you bought and resold after owning the property for more than six months, you only pay income tax on one-half of your profit. You are classed as an investor.

This tax is not a special kind of tax. You are allowed all of your full exemptions. It's as simple as if your employer gave you a special bonus at the end of the year, only in this case, you pay an income tax on half the bonus . . . the half of the profit you made after all the deductions and exemptions you are entitled to are made. Perhaps your circumstances are such that your income tax advisor may recommend additional tax savings.



Homes Our Readers Are Building

• IN INDIANA

BUILDER-designer Lawrence Michael of Indianapolis is extending the idea of a "package" dwelling in a model home he is promoting for Aveco Homes, Inc., of that city. Ten building and household items are included as a unit in houses that will sell for \$12,000 to \$14,000. These items are purchased by the contractor direct from the manufacturer. Michael is completing negotiations to promote this type dwelling nationally.

The items sold as a "package" include a panel-ray heating system, with forced-air furnace, aluminum windows, porcelain exterior facings, aluminum ten-point trim for interior openings, steel kitchen cabinets, overhead garage doors, metal awnings, flush panel sliding doors, and ornamental ironwork fences.

The model home to be completed is the first of 75 homes Michael plans to build in a local housing development. All of the homes are to be of conventional construction and will have attached garages.

The porcelain tile exterior comes in small panels secured on concrete blocks. They are weather-proof and heat-reflecting and are manufactured by the American Valve and Enameling Corporation. Other companies, whose products are used, include: American Radiator and Standard Sanitary Corporation, Sterling Windows, Inc., and Lyons Kitchen Cabinet Corporation.



• IN MINNESOTA

WHEN the George Leiferman Realty Company of Rochester, Minnesota, started construction of the LEI Tri-Level houses they undertook an aggressive and unusual sales promotion program to help dispel skepticism of some people about prefabricated homes.

To acquaint the public with the features of his homes, Leiferman published a newspaper ad inviting inspection of his first home before insulation or finishing was completed. Approximately three thousand people took advantage of this opportunity to see the Tri-Level house "in the rough." "The customer reaction to the completed house was one of the greatest experiences in my entire career in the real estate business," Mr. Leiferman says. "It was 99% acceptable and the main question was, 'How soon can we get one?'"

This seven-room, three-bedroom house is not "tri-level" in the usual sense of a three story house. The entrance leads into the living room level. Short flights of steps lead from this room up to the three-bedroom upper level and down to the dining room, recreational-utility room level. Storage space is included under the living room area.

The selling price of the home illustrated varies from \$13,500 to \$14,500, including a cement driveway, garage, and sodded lawn. Construction time is approximately sixty days. At the purchaser's request, home may be further individualized by the addition of breezeways and porches.



● IN NEW YORK

SLOPING windows, with insulated glass, in living room and dining room window walls, and the use of various exterior finishes for each house, are some of the distinguishing features of the new country houses being built by Newell and Daniel, Inc., of Lake Success, L. I.

Situated on an average sized lot of 100x100 square feet, the pictured house has 1500 square feet of livable floor area in addition to covered breezeway and porch. Some of the homes have indoor gardens and barbecue grills on the terraces to add to a country living theme. The builder's plans for this year are for an estimated seventy-five houses in price ranges from \$24,000 to \$27,000.

Panel-ray heating units, set in a concrete slab, are being installed. The units are insulated at outside walls with one-inch insulating board and 30-pound felt under the balance.

Residents of the Lake Success area have access to nearby swimming pools, recreational facilities, and children's playgrounds. Free bus service is provided to high schools and parochial schools.

The builders use General Electric kitchen appliances, U. S. Gypsum products, Higgins oak flooring, Chase Copper and Briggs Manufacturing Company products in constructing and outfitting their houses.



● IN OHIO



HOME purchasers, buying from the Hare Company, realtor-builders of Cleveland, Ohio, are assured of a solid footing under the basement of their home. If a house is sold before completion, the builders insist on the owner making an inspection of the ground before basement cement is poured. If a house is not sold before completion, photographs are taken during different stages of construction and are then notarized. This practice is followed so owners will know there are no springs, quick-sand, or filled-in dirt under the house.

To protect the waterproof coating around a foundation, the builders back-fill against a piece of plywood board. This lessens the chance of leaky basements resulting from heavy objects hitting the foundation. To safeguard copper water pipes against eroding, they are packed with four or five inches of clear lake sand where they lead under the footing and where they enter the basement.

In their Lyndhurst Manor subdivision, homes are constructed on average-sized lots of 50x175 square feet. One of their model homes has been on exhibit in the Good American Homes project in the Cleveland area. These exhibition homes are to sell in price ranges from \$8,000 to \$12,000.

The home features a Bendix Washer and dryer, Nash-Kelvinator sinks, Forest City lumber, Yale hardware, Celotex insulation, and Murphy paint.



14 Ideas That Help Sell

By HARRISON TODD*



1. *All prospects are liars.* They may tell you, "I want an \$8,000 house and that's all I can pay. Here are the specifications." Or they may say, "My payments can't be over \$60 per month." But when they see that compact kitchen, that wonderful view, the screened-in porch, they will buy what they want. Your job is to sell them on all those features.

2. *Advertise your office's services.* Send a post card to everyone you can think of . . . friends, neighbors, relatives . . . telling about your organization. Everyone of us has lost a deal because a person didn't know that we made appraisals or had insurance or managed properties.

3. *Insist that you have an exclusive listing.* Clip out every ad in tonight's paper in which a broker is not involved. Paste those ads on cards and in 10 days send those people a letter giving reasons why they should deal with you. If they are trying to sell their house alone, they will probably price it too high, and after 10 days they will be ready to have the job taken off their hands.

In your letter give these reasons for dealing with a broker: "You don't have enough time to sell the property. Selling real estate is a specialty. We have background and experience. Financing problems are becoming more complex. There are many legal pitfalls. We have prospects for your house. Prospects will discuss the sale more readily with a broker than with an owner. We know how to negotiate these transactions and draw up contracts. Our service will give you satisfaction and peace of mind. Most important, you won't save a 5% commission. A prospect, knowing you aren't dealing with a broker, will deduct that from the price you ask.

*Harrison Todd of Leon E. Todd, Inc., realtors of Camden, New Jersey, has served as president of the New Jersey Association of Real Estate Boards and is currently membership chairman of the National Institute of Real Estate Brokers.

4. *Make systematic call-backs.* Put the name of your buyer on a card, along with his new address, amount of insurance, price he paid for the house. Put it in a tickler file, and a year from the date of the sale, call back on him. Ask him if he is satisfied with the property. Tell him how the value of the property has increased. He may need a larger house or he may know someone who wants to sell or buy. Systematic call-backs mean more commissions.

5. *Be creative and different in your advertising.* Tie current news into your ads. During the baseball season, use a slogan about baseball that's catchy. Use words in your ads that paint pictures.

6. *Practice creative selling.* We have a development in which we are selling lots for a downpayment and so much a month for 24 months. Our customers do not pay us interest on this money. In fact, we pay them 4½% interest and they can have their choice of lots. Foolish? No. We can charge that interest to advertising because people all around town are spreading the word about this idea.

7. *Properly introduce your prospect to the owner.* Say, "This is Mr. Jones, president of the A.B.C. Company. Mr. Jones, if you're a golfing enthusiast, you probably know Mr. Smith. He's champion of the local club." Such courtesy builds good will, helps cement friendship.

9. *Sell what the prospect likes* . . . not what you like. We have a fireplace in our home that has cost me no end of exasperation. If we're having someone over for an evening, my wife asks that I build a fire. I get dirty and hot and I'm usually in a bad temper before the guests arrive. If a salesman ever mentions a fireplace to me, he'll lose a sale. Listen for clues to a prospect's likes and dislikes. If your prospect mentions the beautiful view through the picture window, keep talking about that view.

It's one of your main selling points.

10. *Be sure you tell about the property's faults* before your prospect sees them himself. He'll admire your honesty. If the roof is in bad shape, get an estimate on the cost of repair. A fault can be changed into a selling point if you know how.

11. *Remember the power of understatement.* If you tell a buyer the fees for settlement will be \$250 and they come to \$300, the buyer thinks you've cheated him. I told a buyer recently that the settlement fees would be \$300. I made a mistake in my analysis and the fee came to only \$250. The buyer and his wife were delighted and told me they were going out to dinner some night on the \$50 I had saved them.

12. *If the price for a property is too high,* put the price in the newspaper. The owner knows his friends and neighbors will see it. And he knows, too, that they realize what it is actually worth, so he'll probably change it to a lower figure. Keep a scrapbook of sales you have completed and be able to show the price-conscious owner comparative properties and the price they brought on the market.

13. *If a prospect offers \$11,000* when the asking price is \$12,000, tell him that you'll keep the property open for inspection for two weeks, and if it isn't sold then, you'll take his offer. The prospect will think, "He wouldn't keep it open if he didn't think that it would bring more. I want that house, so I'd better raise my ante to \$12,000 before someone else gets it."

14. *When the offer is less than the asking price,* take the deposit to the owner and, if he won't accept it, explain, "This offer for \$12,000 is \$2,000 more than you paid for this house three years ago. If you do not accept the offer, it means that you are willing to buy this house today for \$12,000."

HOMETOWN...

SETTING FOR INDIVIDUALITY

COMBINING the duplex plan with the popular ranch house style, Chicago Builder Joe Merriion has whipped the idea that housing in thickly-populated, high cost areas must necessarily be built in Siamese twin fashion.

Rather than set row after row of houses in the middle of 40-foot lots, Merriion builds two houses together, allowing 20 feet between houses and 10 feet access to the garage. And the grouping permits a wider range of architectural effects to the low, rambling ranch style — varied exteriors and roof lines, staggered setbacks, color harmony.

Sixteen hundred two and three-bedroom homes, all basementless, are available in Hometown, which is located 12 miles from Chicago's Loop. Utility and kitchen area in the homes are combined into one room which is separated from the living-dining room by a projecting wall. The two-bedroom house sells for \$8800 with a \$400 downpayment for veterans. The three-bedroom unit sells for \$9900 and may be purchased by a veteran for \$500 down.

Located in the center of the house is a heating plant operated on a "counter flow" system, a new principle in forced air heating. The air is forced down by a fan at the tip of the plant into the plenum chamber which feeds through ducts in the concrete to the periphery of the slab. The so-called "cold spot" where the floor joins the foundation is insulated with two-inch foam glass.

Featured products in the houses include kitchens completely equipped American Kitchen cabinets, Crane plumbing, Fenestra steel sash, Diebold steel doors, U. S. G. Sheetrock, and Sanitas wall covering.

To achieve harmony in the appearance of homes, coloring for Hometown is approached from an overall plan emphasizing gradual blending of colors rather than spotting. Roofs are of a slate pattern with an almost imperceptible shading in texture and color. A solid color is usually employed which covers all projections, trim, sash, fascia, and gables with a color relief in the sharp treatment of doors. This solid treatment is broken where there is a need for a break in roof lines.

Landscaping is planned in groupings that affect the

COST BREAKDOWN FOR TWO-BEDROOM UNIT

Permit	\$ 46.00
Survey	28.00
Grading, etc.	86.00
Foundation, fill, slab, etc.	633.00
Walks	50.00
Masonry: party wall, chimney	200.00
Carpentry (labor, lumber, hardware, millwork, dry wall material, steel casements, kitchen cabinets)	2,728.00
Insulation	70.00
Roof	140.00
Plumbing and Shower	915.00
Heating	550.00
Electrical	255.00
Bathroom Tile	90.00
Asphalt Tile	190.00
Painting and Decorating	338.00
Glass and Glazing	90.00
Screens and Doors	60.00
Weatherstripping and Caulking	36.00
Land and Landscaping	1,495.00
Overhead and Profit, plus job supervision	800.00
Total	\$8,800.00

perspective along the street's length, rather than uniform planning for each unit of housing. Shadow lines are planned from trees in various stages of growth as well as strategic groupings of shrubbery.

Upon completion of Hometown, the population will be about six thousand, figuring four to a family. Construction on the shopping centers has not begun, but the smaller center is expected to be completed by Fall, 1951. Construction of garden apartments in the development is expected to begin sometime next year.

Merriion says construction in Hometown is not being curtailed in any way, but going ahead "full blast while the weather holds out."

One of the most popular homes to visitors of the "Avenue of Homes" at this summer's Chicago Fair was the Merriion ranch-style duplex, a model of the design he is using in his Hometown





HANDLE WITH CARE

EVERY time a telephone rings in your office, you or one of your employees is handling a powerful weapon . . . one that can strike toward a profitable contract or smash a well-planned public relations program into worthless bits.

It's true, you can't make appraisals or inspect properties by telephone, but you can make interested prospects out of casual callers, or make active prospects out of inactives, or increase your listings, or cement business friendships . . . all by judicious telephone technique.

Here are several rules to follow for correct telephone usage:

Rule No. 1 — Think of your telephone as another door into your office and extend the same courtesy to the caller that you extend to your most valued client. That sounds elementary, but it is surprising how lax some real estate offices are.

"Is Mr. Smith in?" No, Mr. Smith is not in, but, "May I help you?" If that does not bring out the purpose of the call, say, "Mr. Smith will be back at 11 a.m. May I have him call you then?" A curt, "No, Mr. Smith is not in," may cause the caller to break the connection before valuable information is obtained from him.

Impress your telephone operator with the fact that every caller is important to your organization, be he prospect, customer, seller, or tenant. Does this sound like your office?

"Hello. This is Mr. Tenant. There's something wrong with our plumbing. Could you send someone over to fix it?"

"All right. I'll tell them to fix it when they get time."

"When they get time? Can't you get it fixed right away?"

"I don't know when they can fix it. They're awfully busy and we've a lot of calls ahead of yours. You'll just have to wait your turn, I'm afraid."

Perfectly true, no doubt, but why tell Mr. Tenant about it? Don't fall back on that "lots of calls ahead of yours" alibi unless you simply can't avoid it . . . and then let the manager himself do the explaining — don't put the burden on the girl that takes the calls. Unless a service request can be handled within a reasonable period, it automatically graduates into the "tenant relations" field

and rates some management attention.

Rule No. 2 — See to it that the person who answers incoming calls is thoroughly familiar with the sales and rentals you advertise and knows who is handling each property. Many offices do not permit the operator to give any information about any property, even though the salesman who is handling it may not be in. But beware of the operator who says, "I'm sorry, I don't know anything about that property. I don't think we have any in that section of town." Far fetched? No, not among the firms we have tested.

The person who answers your telephone can be an asset to your office by tactfully replying, "Oh, yes, Mr. Salesman is handling that property. I'm sorry, but he isn't in just now. May I have him call you? I know he will have all the information you desire."

Rule No. 3 — Telephones may be visible to prospects in your office. If the telephone is allowed to ring in front of them without being answered, it may unfavorably in-

fluence their opinion of your company, and ringing telephones add distraction to your office.

Slow answers irritate callers, too, and get conversations off to a bad start. If made to wait, the caller may feel your organization is inefficient and neglectful even before you start the conversation.

When you answer the telephone, be ready to devote your full attention to the caller. Don't lift the receiver and continue to carry on a conversation with someone nearby, or continue to write before identifying yourself. That's a rude introduction to your office.

Your caller probably isn't in the mood for guesswork, either, so do not answer simply, "Hello" or "Yes." At the origin of the call, give your firm name followed by your own name, or, if the call has been referred to you, give your own name.

Rule No. 4 — Cultivate a good telephone voice. Your telephone company has literature to help you. The voice that answers for you, "Smith Company", is *you* to the person calling. It can be pleasing, warm, friendly, helpful, and convincing. Or it can be lifeless, mechanical, impersonal, indifferent.

Put a smile in your voice. Repeat the caller's name often during the conversation. And speak in a natural conversational voice with the mouthpiece directly in front of the lips and close to them. The telephone was invented so you wouldn't have to lean out the window and yell to the fellow down the street. Talk to your caller as if he were seated beside you.

Good enunciation or speech clarity is an essential. Be careful to enunciate the final consonants of your words, such as t's, d's, and g's. This will prevent slurring one word into another.

Rule No. 5 — Many persons calling a real estate office are reluctant to give their name. In turn, many offices will not give out information until the caller's name is given . . . it's a protection to them. But be careful to phrase such questions so that they do not seem peremptory. Don't say, "Who's calling?" or "Who are you?" Say, "I'm sorry, I didn't get your name." Or, "May I ask who is calling, please?"

Some offices depend on the inquirer to ask a question not easily answered, to which the reply can be, "I don't have the information right at hand to answer that question, but if you will give me your number I'll be glad to get the information and call you back."

Does this sound like your office? "Hello, Blank office? Is Mr. Manager in?"

"Who's calling, please?"

"Jim Prospect."

"I'm sorry, Mr. Prospect, but Mr. Manager isn't in."

And Mr. Prospect? The only inference he can draw is that Mr. Manager isn't in . . . at least to him.

Rule No. 6 — If you advertise for prospects to call you at home . . . be there. One real estate executive complained that he had no free time. People were calling him evenings and Sundays inquiring about properties. But this man advertised that, after office hours, inquiries could be made at his home. Don't be disgruntled if awakened from a Sunday afternoon nap or interrupted from that important golf match. Remember, you asked to be called. Specify home hours if need be.

Rule No. 7 — In making calls to possible prospects from your office, be considerate. Allow for unforeseen circumstances at the other end of the line and let the telephone ring six or seven times be-

fore hanging up. Hanging up immediately and placing a call later will consume more time. And reaching the telephone just after the caller has hung up is an exasperating experience.

It is generally wise to inquire — especially if you anticipate the conversation may last several minutes — if you are calling at a convenient time.

Of all telephone discourtesies, there is this classic. Mr. Manager is having a busy morning. Troubles are flying thick and fast and he's trying desperately to do six things simultaneously.

"Miss Secretary, please get Mr. Customer on the phone."

"Yes, Mr. Manager." (Business of dialing.) "Mr. Customer, please. Mr. Manager is calling . . . Mr. Customer? . . . Just a moment, please. (Business of trying to locate Mr. Manager, who has wandered over to Mr. Salesman's office to talk over a new listing.)

Mr. Customer is busy, of course, and waiting on the telephone isn't improving his disposition. Mr. Manager is busy, and he always has his secretary place his calls for him. It saves time and makes a better impression. Or does it?

Rule No. 8 — Always come to the telephone prepared with pencil and paper. If the call has been placed to you, let the caller tell his story without interruption. Be alert for clues as he tells his story. Be guided by his voice and choice of words when you establish his background and, ultimately, his needs in a property.

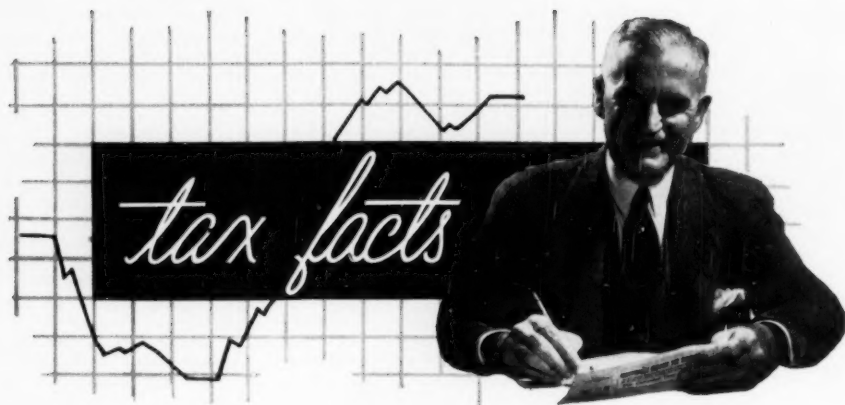
Be sure that information is accurate. Incorrect information or misunderstandings destroy confidence in you and your company.

Rule No. 9 — Know when to be direct. In many a call on an inactive list, a lot of hedging and superfluous build-up may actually raise barriers in the mind of the person you are telephoning.

One of the most effective openers can be, "Mrs. Brown, this is Paul Green of the Green Realty Company. Have you succeeded in finding a house?"

This is so simple and direct that usually the recipient is taken unaware and gives a forthright answer. Checkups like this, incidentally, frequently head off surprise deals by the other fellow from the list of supposedly inactive. Don't hesitate to qualify a prospect by direct questions about the type of property in which he is interested. It will save time later and tire wear.

Your telephone rings. The call may be important, or it may not. On the wire may be the only prospect who will inquire about the \$10 ad you ran in last night's newspaper. An intelligent, courteous handling of that call will not only pay for that ad, but will pay for a lot of other ads, and the phone bill, and the office rent. Here's a brush-up course on telephone techniques to help you dispel any dangerous faults in your use of this very important sales medium



By BERT V. TORNBORGH, CPA

HOUSE TAX REVISION PROPOSALS include one that would cut the capital asset holding period from six months to three months, would cut the rate from 25% to 16%, and would recognize only 40% of long term gains instead of the present 50%. Another cuts interest rate on tax refunds from 6% to 2%. Still another extends 5% depletion allowances to sand and gravel pits and granite quarries. But don't hold your breath — these are merely proposals.

IMPROVEMENTS TO LEASED PROPERTY are not taxable income to the landlord, is an accepted rule. But, such improvements may result in taxable income if they are made in lieu of paying rent. Treasury ruling points to example of tenant agreeing to put in an irrigation system instead of paying rent. *Held* — landlord was taxable on value of such improvements made in any taxable year.

FAMILY PARTNERSHIP in real estate business was disallowed by tax court in case where there was no evidence of *intent* that wife should be the partner of the husband.

A READER INQUIRES why real estate dealers and brokers cannot make investments in real properties and have eventual sales treated as sales of capital assets. The answer is — sure they can. But if you buy and sell properties quite regularly you are going to have some difficulties convincing a revenue agent that the properties are *investments* merely because you say so. Each case is a question

of *fact*. If you handle the properties with all the earmarks of an investment, and keep them segregated from sales properties in your books, you should have no difficulty to show that in *fact* they are investments. But if all the signs point to the properties being something that you trade in regularly in the ordinary course of your business, don't blame the revenue agent too much for being skeptical and classing any profits as ordinary income. You can get nowhere by changing the label on the deals. The facts must bear you out, and they must be in such form that you can lay them out in the daylight and use them as proof.

STAMP TAX ON REALTY CONVEYANCES applies even where one party to the deal is a state or a political subdivision thereof, rules the Treasury, revoking earlier ruling to the contrary.

REAL ESTATE COMPANY had a dispute with the Treasury as to reasonableness of compensation paid to its president and to its secretary (president's wife). The tax court approved the former, but not the latter.

TRUE INCOME of a taxpayer was being reconstructed by the Treasury by reference to investments and real estate purchases, but the court declined to approve as it appeared that the purchases were really made out of savings rather than out of concealed income.

DUPLEX DEFENSE HOUSING UNITS were sold. The court ruled

this resulted in capital gain when sold as a block, but ordinary income when the units were sold separately. The distinction does not make too much sense.

BUILDING REPAIRS often give rise to question. Are they deductible business expense or capital outlay, to be depreciated? In case of *Farmers Creamery*, the tax court found some \$25,000 spent over several years to replace rotting wood structures. This amount, by about two-thirds, exceeded the net book value of the entire building as at the time the repairs were started, but the court nevertheless *allowed full deduction*, which follows the current trend for repair expenses even where the amount involved is large. Building owners and managers should watch this point.

CHECK WAS GIVEN IN PAYMENT, but with verbal understanding that it would not be deposited until the following year. The tax court said that circumstance made it income, not in year of receipt, but in year of deposit.

PROPERTY IS SOMETIMES DONATED by a community as inducement to an enterprise to locate in that community, or funds are given with which to buy property. A court controversy has been underway for some time as to whether owner-taxpayers could properly claim depreciation on such donated properties. The Supreme Court has now settled that argument by saying "yes, such properties may be depreciated."

By W. W. BROOKS

Plumbing and Heating Industries Bureau

Panel Heating Is Over the Hump

From half a dozen installations in 1934 to more than one hundred thousand by the end of 1949, radiant panel heating has had a phenomenal growth. Here are the reasons for its success

THERE is a certain time in the development of any process or invention when the public knows a little about what it will do, but has not seen proof that the advantages of this innovation are worth the investment.

Radiant panel heating, by dint of successful installations in almost every conceivable type of building, has passed this "on the fence" point in its progress. Today, it offers comfort, economy, and more usable space in each room — an important selling point to apartment tenants and home buyers.

Heating by means of concealed pipe in sinuous or grid patterns is relatively new. In 1934 the entire United States could boast of only half a dozen scattered installations. But heating engineers have known for some time that bodily comfort is promoted by warm walls, ceilings, floors, and the presence of warm objects. This is due to the fact that the human body loses heat by several distinct routes.

First, a certain amount of heat is carried away by air which is heated by actual contact with the body. Second, an appreciable amount is lost in the form of latent heat by the evaporation of moisture from the body. In the summer this is the chief means of preventing overheating, as the evaporation of each pound of perspiration requires 971 Btu., which are drawn from the body and carried away as latent heat by the vapor.

The effect of relative humidity upon comfort is explained by the fact that evaporation proceeds rapidly when relative humidity is low, becomes slower as relative humidity rises and ceases altogether if the relative humidity reaches 100 per cent.

The third route by which heat may be lost from the body is by direct radiation. Radiant heat is given off by all material objects, just as light is given off by an electric bulb; indeed, the two processes are identical except that the heat waves are much longer than light waves.

The amount of heat radiated by a body depends upon its temperature — the higher the temperature, the more rapidly it radiates. As a result neighboring objects tend to attain the same temperature. In an environment of warm objects, the heat loss from the human body is balanced by the radiation received by the body, but if the walls or any of the bounding surfaces of the room are cold, the amount of heat received by the body will always be less than it radiates. Under such conditions the loss by radiation must be made up by higher air temperatures. This explains the fact that many persons report sensations of cold in rooms where the air temperature is higher than is generally considered necessary.

Panel heating does not, therefore, raise air temperature, but provides radiant heat so that the heat radiated by the body is replaced or balanced by radiant heat received.

There are four general structural methods by which radiant panel heating coils can be installed:

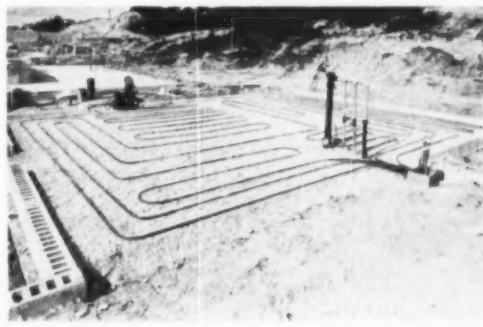
- 1) For the average-sized dwelling of two stories, it is usual to install the pipe coils in the ceilings in the main and upper stories, where they hang from standard wood-beam joists.
- 2) Install the pipe coils in the walls. This may be done for the complete radiation of a room, if necessary, but is usually supplemented by an additional source of heat.
- 3) If the pipe coils are to be installed in the floor area of the upper stories, it is recommended that a complete modern type of construction be used, making use of steel joists with the pipe coils embedded in a concrete slab.
- 4) Placing panel heating coils in the floor is an extremely satisfactory method of heating basements or basementless structures. In this type of structure the coils are simply laid on the gravel or crushed stone base and the concrete slab is poured over them.

The basic reasons for panel heating's increasing popularity is simply: warm surfaces. The concealed piping circulates hot water, forced along from a central boiler. Cold floors are unknown since the radiant rays gently warm the entire surface, leaving no drafts, cold spots, or objectionable air currents that cause fluctuations in floor-to-ceiling temperatures.

The same boiler can be used which is used for any conventional hot water heating. The fuel can be coal, oil, or gas.

Rooms in a panel-heated building can be zoned, or split into sections. With control valves in a properly zoned system, bedrooms can be kept at lower temperatures than other rooms. This conserves fuel and brings about a material reduction in upkeep cost.

Let's look at an example. Approximately 71,000



Radiant panel heating is shown in two phases. In the foreground are the pipe coils in a sinuous pattern, ready to be covered with the concrete. In the background is a finished floor

feet of floor coils were used for a recently constructed apartment project in Bethlehem, Pennsylvania. This installation was made in two buildings each with 40 living units. The buildings are of masonry and steel construction.

Each room is individually coiled and each coil is manually controlled by balancing valves at the apartment manifold. The temperature of the apartment itself is automatically controlled by means of a thermostat operating a two-position motorized valve. Temperature of the heating supply water will automatically vary from 75 to 140 degrees F., being regulated by means of an outdoor thermostat.

This method of automatic temperature control was selected to achieve even room temperature conditions, for a difficult heating problem was posed by the star-shaped buildings and with individual apartments facing in eight directions.

To simplify the job of balancing and adjusting the flow of water in piping circuits, each apartment is provided with individual coil manifolds. Furthermore, each group of three apartments throughout the structure (each of which has the same directional exposure) is strategically balanced at submanifolds in the basement. The problem of balancing was greatly simplified by this piping arrangement. Returns from the submanifolds are brought together at the main manifold in the boiler room.

Boiler equipment in each building consists of two oil-fired steel boilers, piped in tandem. There are two circulating pumps per building, one operating and the other as standby. Cross-valving permits interchange of pumps.

Radiant panel heat was selected for the project for the following principal reasons.

- 1) With apartments of this size (3½ and 4½ rooms, it is extremely important to use all available floor space.
- 2) Other similar projects that have passed through one or more heating seasons show that redecorating costs will be low because of the absence of dirt-carrying drafts.
- 3) Fuel costs are expected to be at a minimum.

The first two reasons are important to the economy of any apartment house operating budget, but they are especially significant to FHA financed projects where rents and operating budgets are government-controlled during the mortgage period.

Tent Aids On-Site Selling

A 30 x 60-foot tent is a valuable on-site "office" for the J. K. Powell Company, realtors of Brunswick, New Jersey, in merchandising the development of 175 "Old Post Homes" in Raritan Township.

The tent is adjacent to the model home of the project and is used by the nine salesmen, sales manager, and J. K. Powell. Maps of the area and project are tacked on each table and floor plans, elevations, and architectural details are posted on panels.

Intense advertising coverage and large road signs bring visitors to the model home where they are greet-



ed by a hostess and given explanatory literature. Then they are ushered through the home by a salesman, and escorted to the tent for further information if interested.

During the weekend of July 4th, more than three thousand people inspected the model home and Powell reports the results have been "most satisfactory."

Houses in the project, built on lots 6,500 square feet and larger by Heftler Construction Company of East Orange, are one-story and sell for \$10,495. The houses have brick exterior walls, backed with cinder blocks. Interior walls are U.S.G. Sheetrock.

Photographs in the sales tent and all advertising features brand names of materials used in the three-bedroom homes. Such features include: Revere Copper, Briggs colored bathroom fixtures, Johns-Manville roofing, and fully-equipped General Electric kitchens with range, refrigerator, dishwasher, automatic laundry, garbage disposal unit, exhaust fan, cabinets, and hot water heater.

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By **GEORGE F. ANDERSON**

A BUILDING was listed with a broker and he found a buyer, drafted a contract dated May 1, 1950, and had it signed by the seller. But when it came to the buyer's signing, he said "Just wait a minute. My old father said to me 'Sign in haste and repent at leisure,' and I'm not going to sign in haste." It was May 15 before he signed. On May 25, 10 days after signing, the broker tendered him the report of title. In the meantime the buyer had changed his mind and had no doubt been posted by a lawyer and a good one at that. The buyer said, "You're too late; look at your contract." The contract was CREB Form 670, which provides "Within 15 days from the date hereof the seller will deliver to the purchaser, etc." The broker said, "Why that's impossible. The contract wasn't signed by you until May 15." The buyer said, "That's your funeral. Mail me back my earnest money or I'll have you up before the Board of Registration and Education."

A contract does not become effective until it is signed by both parties and is regarded as effective as of that date, no matter when it is dated and irrespective of when it is dated it can always be shown when it was "delivered." But this is something a little different. If the contract had said, "within 15 days" it would be easy but it added the words "from the date thereof." Doesn't that mean 15 days from May 1?

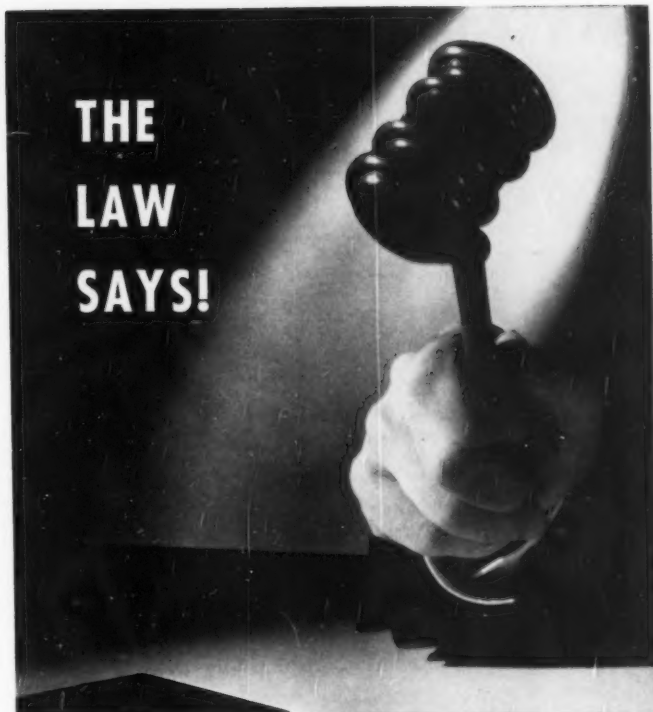
It's a funny thing. One minute I feel one way about it and the next minute I feel the other way. If my mind rests either one way or the other, I'll let you know.

A CONTRACT can only be modified by another contract under seal, or supported by a new consideration.

This principle ends where fraud begins.

If I sign a contract to sell you a building and orally promise you an additional 10 days to raise the purchase money, it would be fraud on my part to repudiate my promise.

In the case of *Kissack vs. Bourke*, 224 Ill. 352, the court said, "It is, however, urged that said agreement of extension was invalid, as the bill does not show such extension agreement was supported by a valuable consideration and was evidenced in writing. We think the



When dating contracts, what legal snares are there in the words "from the date hereof?" If a buyer wants an extension of time to raise purchase money, is an oral promise legal? Does the Statute of Limitations run from maturity of note or from last payment?

mutual agreement of the parties a sufficient consideration to support the agreement for an extension of time in which to close the sale under said contract, and that to permit the appellee, according to the averments of said bill, to escape the performance of his contract upon the ground that no money consideration was paid by him for such extension, would be a fraud upon the appellants. In *Thayer vs. Meeker*, 86 Ill. 470, on page 473, it was said: "It is also claimed that, even if the extension was given, it was not founded on any consideration. In equity a party is not permitted to deceive and defraud another by agreeing to such an extension, and then disregard it, and thus gain an unjust and inequitable advantage." And generally a promise for a promise is a good consideration and will support a contract."

A BUYER was offered a vacant corner at a reduced price, because it was subject to a mortgage

that was barred by the Statute of Limitations. The mortgage was due on June 9, 1939. The buyer didn't go to a lawyer but he knew a lot of lawyers and every time he met one he asked him, "What's the Statute of Limitations on a trust deed note?" The lawyer invariably answered "Ten years." In order to clinch it the man added, "So after ten years it can't be collected?" "That's right." The man bought the lot. A suit to foreclose was filed. The man chuckled and said to himself, "He'll get the surprise of his life." But it was the man himself who got the surprise of his life. There was one little point that the buyer had not considered and that was that the Statute begins to run not from the maturity of the note but from the last payment of principal or interest. Interest had been paid on this mortgage up to June 9, 1942, and consequently the note would not be barred until June 10, 1952.

You learn as long as you live — maybe.

Are You Neglecting the Farm Market?

By RALPH A. HUNT

North Hollywood, California

IF I have the opportunity to sell a farm or a ranch, how can I determine its value?" "To whom may I turn and expect to obtain reliable information?" "Can I participate in an exchange deal, where the property of my client is commercial, residential or income, if there is a farm or ranch on the other side of the exchange?"

These are very popular questions, today, among realtors in many parts of the country. That these questions should become as popular as they are is perfectly right. For the six million farms and ranches of America, somewhat subsidized to insure income, are good business.

This article will endeavor to answer a series of important farm brokerage questions.

One of the questions most often asked regarding farm and ranch property is, "What type of buyers are considered good prospects?"

Present farmers or ranchers operating successfully are often looking to add to their present holdings and the members of their families are often good prospects. City people of an agricultural turn of mind who are seeking security together with some income make good prospects. There are also a great number of business men who have become aware of the return possibilities of farm investments.

Another question often asked is, "Are city brokers usually good sources of exchange transactions between farm dwellers and city dwellers or speculators?"

At present, the trend seems inclined negatively. But this is not because of a lack of desire on the part of a city broker. He would like to keep abreast of the interests of his clients — which today lean heavily towards farm and ranch investments — and continue to serve them. His opportunities to continue selling these clients who are ranch and farm inclined may be increased by close cooperation with certified farm brokers. The Institute of Farm Brokers is able to supply him with the information he needs.

"What specific advice should be given city brokers about exchange transactions?"

Probably the best advice is the most simple and direct. If the realtor doesn't know farming, his best approach is to frankly admit it and put his deal solely on a business basis — leaving the farm presentation to the farm broker. This does not keep the city broker from setting forth such benefits of the farm in question as he is aware of. But no one likes to be told of a business by some one who does not know it himself, and this is particularly true in the farm business.

"What government supports or restrictions have the most effect, directly or indirectly, on the sale of farms and ranches?"

Parity price support has a stabilizing influence. Other restrictions, such as limiting or curtailing cotton and other crop production, will undoubtedly tend to influence land uses — hence different capitalization and different values. This is not immediately true in the farm and ranch business, for here the

owner must maintain a long-range view and concern himself more with the volume of production of his land than with the current crop prices, unless they indicate acute surplus or shortage of the moment.

"How closely do fluctuating farm commodity prices determine the market value of farm land?"

As previously stated, the farmer or rancher must maintain a long-range view and the current commodity prices are not so much a determining factor in land value as crop yield. He must know whether or not the shortage or surplus of the year indicates a continuing condition or change of trend and he must calculate his market return over several years of his or other's experience and anticipation.

"What are the basic points to consider in farm appraisals?"

Principally, the components that go to make up land value. The present land use can be determined by the existing crops and crop records. Soil analysis is considered in the light of the possibility of raising more profitable crops. Water is a second component . . . whether it is from precipitation or by irrigation, and its cost. The third component is land improvements necessary to facilitate the development or handling of crops or stocks and the roads necessary for access to the different portions or areas.

A fourth component added in many places is that of minerals, oil, etc., which must be taken into consideration as they may interfere with crop production and/or enhance income. A last factor is the proximity to markets which will, of course, determine the cost necessary to get the products to market. This must be figured to obtain net results.

"What information on 'land for sale' goes into the briefs presented to the prospect?"

The analysis should include the name of the person for whom it is prepared and should embody all of the points — good and bad — which may affect crop yield or production, history, and potential. The principal parts usually set forth are the following:

- 1) Map showing proximity to markets, rivers, highways, shipping points, etc.
 - 2) Soil analysis.
 - 3) Topographical map.
 - 4) Plot plan showing placement of improvements.
 - 5) Graph or chart showing irrigation information and costs, or record of rainfall.
 - 6) Prevailing winds and average temperatures.
- Any unusual conditions which may affect the property or its production.

What opportunities do America's six million farms and ranches offer in today's market? How can exchange transactions be arranged between farm and city properties? How do you determine farm value? What information is used in a farm brief? We asked the author, president of the Institute of Farm Brokers, to answer questions like these

7) Any and all special or unusual benefits to be derived.

8) Finance arrangements or possibilities.

"What new economic, scientific, and industrial developments should be incorporated into farm appraisals?"

Let's take the economic phase first. In the light of today's national and world economy, the estimator of a selling price for a farm or ranch must consider the common exchange medium — the dollar. Political planning and location have much to do with the course this medium takes. The past experience can be briefly reviewed to see what progress has been made, but one should not limit his thinking to cycles and expect to see exact recurrence of any previous experience. Rather, all of the facts of today must be put in line with the best established principles and practices most likely to recur in a logical form of progress.

"Scientifically" simply means the use of old ideas dressed up for today. For instance, helicopters make possible taking pictures that convey exact views more quickly and accurately. The cost here is relatively small, considering the time and insecurity of the older methods. Soil, water, and mineral analyses often bring out new land uses which are more profitable than present uses.

Industry today is more the "sought" than the "seeker." While industry seeks the proper location which will supply whatever manufacturing conditions are necessary, such as materials, adequate shipping facilities, labor, finance, etc., alert communities today measure the things they have to offer as inducement to industry to come to its area.

The realtors of America who know that their job depends upon wise use of land and the widely distributed ownership thereof, seek to counsel their clients along lines from which the greatest benefit to the greatest number can come.

Cash Drawing Promotes Project

JOSEPH Vialonga, who made real estate history by refunding extra profits to buyers in one of his developments, is planning a variation of that theme for his present project, New Milford Gardens.

"All purchasers of these model homes," a sign announces on the lawn of the exhibit house on New Bridge Road, "will secure a number to be placed in a sealed drum. The purchaser holding the number to be drawn at the completion and occupancy of the 350 homes will be entitled to receive half the sales price received for the model home.

"The balance has been presented to the Damon Runyon Cancer Fund by the Vialonga Corporation."

The gift to the Runyon Fund was made earlier this summer when Vialonga, as a guest on a Walter Winchell program, presented a \$5,500 check — half the price of a house.

The first 56-house section of the new project now is completely sold out in advance. All this was on the strength of the exhibit house, whose all-masonry fireproof construction up to attic level has attracted wide attention. Walls are cavity construction with cinder block, air space, outside face brick, and plastered interior. Floor is reinforced concrete, topped with oak flooring, and supported by steel beams throughout. Partitions are lightweight gypsum block. Such materials cost more, but Vialonga maintains that proper techniques enable a saving on labor time, and to prove his point he put up the exhibit house in a week.



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Designed to answer the builder's need for a method of laying block quickly and inexpensively, the new Vita Mortar Gun can be operated by experienced and inexperienced men in the building field. This new tool will lay mortar on concrete blocks, cinder blocks, and hollow tile and fill in vertical joints while blocks are in place.

The gun operates on 110 volts A.C. or D.C., and is obtainable from Vita Labor Saving Tools, Inc., Smithtown Branch, N.Y.

Wall Tile Developments

A new line of Hako wall tiles has been announced by Hachmeister, Inc. The manufacturers say the line provides precision-matched butt edges that allow each tile to directly contact the next without the usual "seal" of mastic which ordinarily squeezes up as the tiles are pressed into place.

These tiles present a continuous plastic surface when completed that is entirely free of grouted joints. Tiles in 16 colors are now available in this line.

Scene-In-Action Display

A new scene-in-action display sign, available now, may be used to advantage by realtors handling insurance because of the many thought-provoking ideas it arouses. "As real as a raging fire," the sign is a three-dimensional display of a burning home, shown in full color and natural motion. By its many suggestive consequences, it will help cause home owners to pause and consider their circumstances if a fire should destroy their home.

This realistic display is available from the Action Sales Company, P. O. Box 75, Minneapolis 10.

New Line of Water Heaters

A new line of re-styled automatic electric water heaters with 30 to 80 gallons capacity has been announced by Frigidaire. Ten separate models feature both single and double Radiantube heating units. Controls adjust temperatures from 120 to 180 degrees and automatic snap-action thermostats keep water at desired heat.

Heavy-gauge steel tanks will withstand a tested pressure of 300 pounds per square inch and are insulated with three-inch, spun-glass wool insulation. These models are equipped with over-temperature relief valve outlets so such installation can be made if required by local plumbing codes.

Backfill Blade Attachment

A new backfill blade attachment for covering and leveling excavations and trenching work has been announced by Schield Bantam Company, Waverly, Iowa.

Designed for operation with their trench hoe, the backfiller is a cable-operated steel blade mounted on a wishbone dip stick, with two tubular control arms. These arms hold the blade vertical to the ground as it is pulled towards the machine.

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Automatic Electric Dishwasher

A new, top-opening electric dishwasher that will wash and dry up to one hundred pieces of china, glassware and cutlery in less than thirty minutes has been announced by General Electric.

A preliminary power rinse, wash-action regulator, an electric heating element that maintains tub temperature and also is used to reduce dish-drying time, are features of this new unit. The impeller which drives the water in the rinse and wash cycle serves as a fan that circulates the heat from the heating element during the drying cycle.

Unit Heater Developments

Two new unit heater developments, "Louver Cone" and "Louver Fin" air diffusers, are being marketed by the Trane Company, La Crosse, Wisconsin.

These diffusers are flexible accessories for the horizontal propeller and vertical projection types of steam and hot water unit heaters. The "finger-tip adjustment" diffusers are said to eliminate the necessity for moving heaters and piping to accommodate changes in floor layout.

Where to Find It . . .

Engineering data, installation features, and presentation of practices in selecting size and type of unit heaters are some of the points covered in a booklet obtainable from the National Radiator Company of Johnston, Pennsylvania. Inquiries should request A.I.A. file number 30-C-43.

Business and professional uses for Youngstown Kitchens steel equipment is available in a pamphlet titled "Exciting Adaptations" from the Mullins Manufacturing Corporation of Warren, Ohio. Included is a section illustrating how kitchen trouble spots may be overcome.

The various Roxdale products, including their tileboard line, retail prices, and overall prices for complete room installations, are included in this firm's new catalogue. Copies may be obtained from Roxdale Building Products Corporation, 2916 White Plains Road, New York 67.

A new catalogue of Cabinet Showers can be obtained from the Henry Weis Manufacturing Company, Inc., of Elkhart, Indiana. The catalogue contains practical bath plans, new colors, and model presentations for every budget.

Jerrold Electronics Corporation, 121 North Broad Street, Philadelphia 7, have issued a detailed catalogue on the installation and operation of their TV system as used in apartment houses and other multi-unit buildings. Diagrams of typical installations are included.

Catalogues on hollow metal swing door units and steel and aluminum building panels are now available from Detroit Steel Products Company, 3191 Griffin St., Detroit 11. Installation steps and construction features of three types of doors are covered in the first pamphlet, and the second includes detailed drawings, fire resistant ratings, methods of panel electrifications and panel selection tables and specifications.

Performance characteristics of checking floor hinges and directions for selecting the proper hinge to cope with abnormal opening factors are covered in a new booklet issued by the Pittsburgh Plate Glass Company, 632 Duquesne Way, Pittsburgh 22.

A resume of why and where to install Q-Floor wiring, with actual figures on savings in structural steel and foundations, is outlined in a pamphlet issued by the Construction Materials Department of General Electric of Bridgeport 2, Connecticut. Inquiries should request publication number 18-110-UF.



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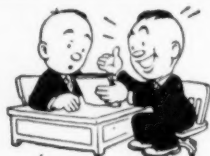
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Among Ourselves

On the Washington scene, differences are being ironed out in the Defense Production Act between House and Senate committees. Authority for mortgage credit control matters will go directly to the President rather than the Federal Reserve Board . . . FHA Commissioner Richards has directed his field offices to issue commitments to builders only if they can start their projects within 60 days and finish them within eight months . . . Funds are expected to be available in 1951 for plenty of housing at military posts, both near large cities and in isolated areas. Most will be 608 type apartments . . . NAHB's President Tom Coogan has told the government that the building industry is prepared to produce whatever housing, civilian or military, that is needed. NAHB is preparing a plan whereby its members can produce prefabricated housing at record pace for use either at home or abroad.

Quick glance at the housing situation around the country shows 839,000 new homes and apartments started so far this year by private builders. The value of private residential building put in place during August is estimated at \$1 $\frac{1}{4}$ billion, 60% above August, 1949 . . . Building activity is at the highest quarterly rate ever recorded in El Paso, Texas, and Mobile, Alabama . . . Voluntary cut-backs by Greater Cleveland builders will cause the 12,000 home building goal for 1950 to fall short by an estimated fifteen hundred homes . . . Home builders in Los Angeles have formed a war emergency committee to maintain residential construction at the highest possible production rate in line with war needs. The committee is the chief liaison between LA builders and the VA and FHA . . . Many builders are including war clauses in their current contracts for protection against rising costs of materials and labor.

News Nibblings: Realtor-Builder Jim Leverett of Des Moines has started a new project of 45 homes which is slated to become one of the most beautiful sections of the Iowa city. He'll name the subdivision "Willmore Wood" in honor of the late Cy Willmore . . . NAHB will move its next convention up a month to January 21-25, hoping to draw larger attendance. The Chicago convention is planned to give full coverage to the status of home building under prospective mobilization plans . . . "Footprints Across America" is a pamphlet honoring the late J. C. Nichols and describing the new Nichols Foundation. The Urban Land Institute has set up the Foundation as a non-profit, research organization to foster better urban planning as a tribute to Mr. Nichols.

Disgruntled developers have been trying for years to set a never- fail ratio for parking to floor area in shopping centers. Now a formula has been devised, based on average unit sale, that may end the difficulty. Wurdeman & Becket, architects, made a study of hundreds of shopping districts — "pulling power" for various types of stores, car turnover, customers per car. They arrived at a formula, tried it on the proposed center in Dave Bohannon's 800-acre Hillsdale development. Figuring annual gross sales at \$35 million, minimum car turnover per space of 3.3, 1.4 customers per car, 50% of customers arriving by car, and an average unit sale of \$5.40, Hillsdale will need 2300 parking spaces, one for every \$15,000 of anticipated sales volume. The ratio is slightly higher than 1:1, 690,000 square feet of parking to 640,000 of floor area.

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